

Policy Comparison Chart



| Coverage | ALTA Standard or CLTA | Extended Policy |
|--------------------------------------------------------------------------------------------------------|-----------------------|-----------------|
| 1. Someone else own an interest in your title | • | • |
| 2. A document is not properly signed | • | • |
| 3. Forgery, Fraud and Duress | • | • |
| 4. Defective recording of any document | • | • |
| 5. There are restrictive covenants | • | • |
| 6. There is a lien on your title because there is: | • | • |
| A) a deed of trust | • | • |
| B) a judgment, tax, or special assessment | • | • |
| C) a charge by the homeowner's association | • | • |
| 7. Title is unmarketable | • | • |
| 8. Mechanic's lien protection | | • |
| 9. Forced removal of a structure because it: | | • |
| A) extends on to other land or on to an easement | | • |
| B) violates a restriction in Schedule B | | • |
| C) violates an existing zoning law* | | • |
| 10. Can't use land for SFD because the use violates a restriction in Schedule B or a zoning ordinance. | | • |
| 11. Pays rent for substitute land or facilities | | • |
| 12. Unrecorded lien by homeowner's association | | • |
| 13. Unrecorded easements | | • |
| 14. Rights under unrecorded leases | | • |
| 15. Plain language | | • |
| 16. Building permit violations* | | • |
| 17. Compliance with Subdivision Map Act* | | • |
| 18. Restrictive covenant violations | | • |
| 19. Post Policy Encroachment | | • |
| 20. Post Policy Damage from mineral or water extractions | | • |
| 21. Post Policy Living Trust Coverage | | • |
| 22. Enhanced Access—Vehicular & Pedestrian | | • |
| 23. Map not consistent with legal description | | • |
| 24. Post Policy automatic increase in value up to 150% | | • |
| 25. Post Policy adverse possession | | • |
| 26. Post Policy cloud on title | | • |
| 27. Post Policy prescriptive easement | | • |
| 28. Covenant violation resulting in reversion | | • |
| 29. Boundary walls and fence encroachments* | | • |
| 30. Enhanced marketability | | • |
| 31. Violations of building setbacks | | • |
| 32. Discriminatory covenants | | • |
| 33. Insurance coverage forever | | • |
| 34. Post Policy Fraud | | • |

*Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount.

Priority Title Company is not responsible for any errors or omissions, or for the results obtained from the use of this information.

