



# Owner's Policy Comparisons

Let Us Put Our Signature on Your Transaction

1. Someone else owns a recorded interest in your title.
2. A document is not properly signed, sealed, acknowledged or delivered.
3. Forgery, fraud, duress, incompetency, incapacity or impersonation.
4. Defective recording of any document.
5. Unmarketability of title.
6. Lack of right to access to and from the land.
7. Mechanic's lien protection for work or materials done prior to the policy date except where the insured has agreed to same.
8. Unrecorded liens by the homeowner's association.
9. Others have rights arising out of leases, contracts or options.
10. Someone else has an easement on your land.
11. Forced removal of the residential structure because it extends onto other land or on any easements or it violates a restriction shown in Schedule B or an existing zoning law.
12. Plain understandable policy language.
13. Automatic inflation coverage increasing policy amount up to 150%.
14. Building permit/zoning violations by prior owners.
15. Subdivision Map Act coverage.
16. Restrictive covenant violations by prior owners.
17. Enhances access coverage.
18. Map inconsistency protection.
19. Mineral extraction structure damage.
20. Post policy encroachment.
21. Post policy forgery.
22. Living trust coverage.
23. Forced removal of existing structures including boundary walls and fences due to encroachment onto adjoining land.
24. Supplemental real estate taxes by a taxing authority for taxes not previously assessed prior to date of policy because of construction or a change in ownership.

Standard Coverage

ALTA Extended Coverage  
Extra 40-50% Charge & Survey Requirement

ALTA Residential (existing 1-4 SFR)

ALTA Homeowners (existing 1-4 SFR)  
Extra 10% Charge

Please note that the above coverages are subject to specific expectations to Title, Exclusions and the Conditions and Stipulations as set forth in each policy form. Special conditions and deductibles apply for certain coverages in the ALTA Homeowner's policy. Policy coverage is subject to change without notice, except as required by the Arizona Department of Insurance.