

COMPARISON OF COVERAGE

Not all coverage is the same. Always check your Preliminary Title Report to be sure your client receives the policy coverage specified on their Real Estate Purchase Contract.

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 or impersonation.
4. Defective recording of title.
5. Unmarketability of title.
6. Mechanics Lien protection for work or materials done prior to the policy date.
7. Forced removal of a structure because it
 - A. Extends onto other land or an easement
 - B. Violates an existing zoning law
 - C. Violates an enforceable CC&R.
8. Pays rent for substitute land or facilities.
9. Unrecorded lien by a homeowners association.
10. Unrecorded easements.
11. Rights under unrecorded leases.
12. Plain language.

13. Post-policy forgery.
14. Post-policy encroachment.
15. Post-policy cloud on title.
16. Post-policy adverse possession.
17. Post-policy easement by prescription.
18. Post-policy living trust coverage.
19. Post-policy damage from mineral or water extraction.
20. Map not consistent with legal description.
21. Discriminatory covenants.
22. Expanded Access – vehicular and pedestrian.
23. Building permit and zoning violations.
24. Subdivision law violations.
25. Encroachment by boundary walls and fences.
26. Restrictive covenant violations.
27. Enhanced marketability.
28. Property value appreciation coverage up to 150%.
29. Continuous coverage and additional insured.

ALTA/CLTA
Owners
Policy

ALTA /CLTA Homeowners Policy

Western Resources Title issues the ALTA/CLTA Homeowner's Policy with no Western Regional Exceptions. This policy covers a broader, more comprehensive, more reassuring range of coverage for the homeowner.