



2021 Head to Head Coverage Comparison

ALTA's Standard Owner's Policy and Enhanced Homeowner's Policy

COVERAGES INCLUDED WITHOUT ENDORSEMENT Assumes compliance with the underwriting requirements for issuance of the applicable policy.	Owner's Policy (standard) 2021	Homeowner's Policy 2021
Title being vested other than as stated in Schedule A of policy	▼	▼
Forgery, fraud, duress, incompetency, incapacity or impersonation	▼	▼
Liens or encumbrances on the title (e.g., prior mortgage or deed of trust, state or federal tax lien, condominium or homeowners' association lien)	▼	▼
A document affecting title not properly created, executed, sealed, acknowledged or delivered	▼	▼
Defective recording of documents	▼	▼
Defect in title caused by improper remote online notarization, failure to perform those acts necessary to create a document by electronic signature, and repudiation of an invalid electronic signature	▼	▼
Unmarketability of the title	▼	▼
No right of access to and from the land	▼	▼
Restrictive covenants limiting your use of the land	▼	▼
Gap Coverage (extending coverage from the closing to the recording of the deed)	▼	▼
DURATION		
Coverage continues as long as you own the property	▼	▼
Policy insures anyone who inherits the property from you	▼	▼
Policy insures the trustee of your estate-planning trust who receives a deed from you	▼	▼
Policy insures an affiliate who receives a deed from you	▼	▼
Policy insures residential property only		▼
Policy can only be issued to a natural person or estate planning entity		▼
EXTENDED COVERAGE		
Parties in possession of the property that are not disclosed by the Public Records (e.g., tenants, adverse possessors)		▼
Unrecorded easements affecting the property		▼
Encroachments and boundary line disputes that would be disclosed by a survey		▼
Mechanic's liens (a lien against the property due to non-payment of work)		▼
Taxes or special assessments that are not shown as liens by the Public Records		▼

ADDITIONAL COVERAGES		
Actual vehicular and pedestrian access based upon a legal right		▶
Loss of your title resulting from a prior violation of covenant, condition or restriction		▶
A limited amount of coverage is available if you are unable to obtain a building permit due to an existing violation of a subdivision law or regulation or you must correct an existing violation (subject to a deductible)		▶
A limited amount of coverage is available if you must remedy or remove an existing structure because it was built without a proper building permit (subject to a deductible)		▶
A limited amount of coverage is available if you must remedy or remove an existing structure due to an existing violation of a zoning law or zoning regulation (subject to a deductible)		▶
A limited amount of coverage is available if you must remove your existing structures if they encroach into an easement or over a setback line		▶
You cannot use the land as a single-family residence because such use violates an existing zoning law or zoning regulation		▶
You are forced to remove your existing structures because they encroach into an easement or over a setback line		▶
Damage to existing structures due to an exercise of an existing right to use any easement affecting the land		▶
Damage to existing improvements due to an exercise of an existing right to use the surface of the land for the extraction or development of minerals, water or any other substance		▶
Someone else tries to enforce a discriminatory covenant		▶
Supplemental taxes because of prior construction or change of ownership or use		▶
Loss if the residence is not located at the address stated in the policy		▶
Pays substitute rent and relocation expenses, if you cannot use your home because of a claim covered by the policy		▶
Automatic increase in policy amount up to 150% of policy amount over 5 years		▶
POST POLICY COVERAGES		
Forgery or impersonation affecting the title		▶
Unauthorized leases, contracts or options		▶
Ownership claims		▶
Easements affecting your use of the land		▶
Encroachment of neighbor's buildings onto your land		▶

*Information provided courtesy of Stewart Title Guaranty Company

Coverages stated above are merely examples. Please refer to the policy for actual coverages related to your transaction. Both policies identified above may contain certain exceptions, exclusions and conditions as set out by the underwriter. If you have any questions regarding your rights under the various policies seek legal, tax or other professional advice. The information provided is for informational purposes and is subject to change without notice.