

# STANDARD VS. ENHANCED

## Homeowner's Policies

COMMON COVERAGE	STANDARD	ENHANCED
Defective recording of documents	✓	✓
Improperly executed documents	✓	✓
Third party claims an interest in the title	✓	✓
Pre-policy forgery, fraud or duress	✓	✓
Unrecorded restrictive covenants or easements	✓	✓
Prior recorded liens not listed in the policy	✓	✓
Unmarketability of title	✓	✓
Policy benefits anyone who inherits the property from insured	✓	✓
Legal right of access distinguished from actual right of access	✓	✓

COMMON COVERAGE	STANDARD	ENHANCED
Insures the trustee of your estate-planning trust		✓
Insures the beneficiaries of your trust upon your death		✓
Automatic increase in coverage up to 150% not based on inflation		✓
Post policy forgery		✓
Post policy encroachment onto insured property		✓
Right to actual vehicular and pedestrian access		✓
Up to \$25,000 coverage for certain losses due to building permit violations*		✓
Up to \$25,000 coverage for certain losses due to existing violation of subdivision law*		✓
Post policy structural damage for third party mineral extraction		✓
<b>Violation of restrictive covenants identified in the policy:</b>		
Resulting in loss from correction or removal		✓
Resulting in loss of title		✓
Resulting in loss of use where single family dwelling is prohibited		✓
<b>Forced removal of existing structures that:</b>		
Encroach onto an easement identified in the policy		✓
Violate a building restriction line identified in the policy		✓
Encroach onto neighbors land* if boundary wall or fence**		✓

\*Deductible of 1% of policy amount or \$5,000, whichever is less

\*\*Maximum coverage of \$25,000

*Provided by: Title Resources Guaranty Company*