



Owner's Title Insurance Coverage - Which Policy is Right for You?

<i>Policy Coverage</i>	<i>ALTA 2010 HOMEOWNER'S POLICY</i>	<i>ALTA 2006 OWNER'S POLICY</i>	<i>LOAN POLICY ONLY</i>
1 Someone else owns an interest in your land	Yes	Yes	No
2 Someone else has an easement on your land or other rights not listed on your policy	Yes	Yes	No
3 You cannot obtain a loan or sell your land because of a defect in the title	Yes	Yes	No
4 Your land has no actual vehicular and/or pedestrian access	Yes	Coverage for legal access only	No
5 A document in your title is forged after the policy date	Yes	No	No
6 Your policy amount increases 10% per year up to 150% to cover increases in your property's value	Yes	No	No
7 Your home is damaged due to use by others of an easement on the land, even if the easement is listed in your policy	Yes	No	No
8 Restrictive covenants violations:			
*You are forced to move your home due to an existing violation of a restrictive covenant	Yes	No	No
*You lose your land due to an existing restriction violation	Yes	No	No

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9	Zoning and subdivision violations:			
	*You are unable to sell, build, mortgage or lease your land due to a violation of subdivision law	Yes, subject to deductible	No	No
	*You are forced to remove existing structures (except boundary walls or fences) due to lack of a prior building permit or zoning violation	Yes, subject to deductible	No	No
	*You are unable to use the property as a residence under existing zoning laws	Yes	No	No
10	Encroachments:			
	*You are forced to remove existing structures because they encroach onto your neighbor's land	Yes, subject to deductible	No	No
	*Your neighbor builds a structure (other than a wall or fence) that encroaches onto your property after date of policy	Yes	No	No
	*You cannot obtain a loan or sell your property because your neighbor's structure encroaches onto your land.	Yes	No	No

This chart is intended for comparison only. Applicable to policies issued in Virginia.

