



HOMEOWNERS INSURANCE VS TITLE INSURANCE

Homeowners Insurance protects you from what *might happen*.

Title Insurance protects you from things that have *already happened*, but are unknown or hidden.

Homeowners Insurance Covers Things Like...	
Damage to the contents of your home	Blue square
Theft of personal property in your home	Dark blue square
Living expenses if your home is uninhabitable	Light blue square
Damage to your home caused by fire, hail, windstorm and vandalism	Orange square
Personal liability for bodily injury or accidents to guests in your home	Light orange square
Structural damage to your home or detached structures	Yellow square

Title Insurance Covers Things Like...*	
A defect in title caused by forgery, fraud, undue influence, duress or incompetency	Blue square
A defect in title caused by undisclosed prior mortgage or other liens	Dark blue square
No right of access to and from the land	Light blue square
A defect in title caused by improper execution of documents	Orange square
A defect in title caused by documents not being properly filed, recorded or indexed in the Public Records	Light orange square



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