

# Standard vs. Enhanced Title Insurance Policy Comparison

<b>Coverage Comparison of ALTA Owner's Policy vs. ALTA Homeowner's Policy of Title Insurance</b>	<b>2021 ALTA Owner's Policy of Title Insurance (Standard)</b>	<b>2021 ALTA Homeowner's Policy of Title Insurance (Enhanced)</b>
Someone else owns an interest in the title to your land	YES	YES (includes post policy occurrence)
Someone else has right affecting your title because of a lease, contract, option or easement	YES	YES (includes post policy occurrence)
Any existing defect in or lien or encumbrance on the title not disclosed in the policy	YES	YES
Someone else refuses to perform a contract to purchase, lease or make a mortgage on the land because a matter exists that prevents delivery of marketable title	YES	YES
You have no right of access to and from the land	YES	YES
Someone else claims to have a right affecting your title because of forgery or impersonation	YES	YES (includes post-policy occurrence)
Conveyance documents are not properly executed, notarized, and recorded including remote online notarization and validity of electronic signatures	YES	YES
You are forced to remove all or any portion of your existing structures because they encroach onto your neighbor's land	NO	YES+
Someone else refuses to perform a contract to purchase, lease or make a mortgage loan on the Land because your neighbor's existing structures encroach onto the land	NO	YES
You are forced to remove all or any portion of your existing structures that encroach onto an easement or over a building set-back line	NO	YES
Your existing structures are damaged because of the exercise of the right to maintain or use any easement affecting your title	NO	YES
You do not have actual vehicular and pedestrian access to and from your land	NO	YES
Your neighbor builds any structures after the date of your policy, other than boundary walls or fences, that encroach onto your property	NO	YES

The residence with the address shown in Schedule A of the Policy is not located on the land at the policy date	NO	YES
The map, if any, attached to the policy does not show the correct location of the land according to the public records	NO	YES
Your existing or future improvements including lawns, shrubbery, or trees, are damaged because of future use of the surface of the land for the extraction or development of oil, gas, minerals, groundwater, or any other subsurface substance	NO	YES (includes post-policy occurrence)
Your title is lost or you are forced to remove or remedy an existing violation, of any covenant, condition, restriction or limitation	NO	YES
There is an existing violation of subdivision laws that: (i) results in an inability to obtain a building permit, or (ii) requires a correction or removal of the violation, or (iii) results in the refusal of someone to perform a contract to buy, lease or make a mortgage loan.	NO	YES++
You are ordered by a State or Municipal authority to remove or remedy any portion of your existing structures, other than boundary walls or fences, because any portion was built without a building permit.	NO	YES++
You are ordered by a State or Municipal authority to remove or remedy any portion of your existing structures because they violate an existing zoning law or regulation.	NO	YES++
Use of the land as a single-family residence violates an existing State or Municipal zoning law or zoning regulation.	NO	YES
Automatic increased coverage up to a total of 150 percent of Policy Amount over 5 years	NO	YES
Your neighbor builds any structures after the date of your policy, excluding boundary walls or fences, that encroach onto your land.	NO	YES (includes post-policy occurrence)
Rental of a substitute residence and moving expenses if you cannot use the land because of a claim covered by the policy	NO	YES

+ If the encroaching structures are boundary walls or fences, the coverage is subject to a deductible and liability cap.  
 ++ Coverage is subject to a deductible and liability cap.



**Note:** This brochure contains only a partial list of Covered Risks. All covered risks are subject to policy conditions, exclusions and exceptions. The Homeowner's Policy covers you only if the Land is improved with an existing one-to-four family residence and each party named as the insured in Schedule A of the policy is a Natural Person or Estate Planning Entity, as defined in the policy. The above referenced comparison is prepared for informational purposes only. Contact your Old Republic Title representative for complete coverage information and requirements to issue the Homeowner's Policy, for more information about the deductible and liability caps, or for an explanation of coverages that are prospective in nature.



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