

OWNER'S COVERAGE COMPARISON CHART

POLICY PROTECTION FOR THE OWNER

Policy Coverage	ALTA 2008 Homeowner's Policy	Alta 2006 Owner's Policy
1. Title vested as described in policy	Yes	Yes
2. Title defect not listed on policy	Yes	Yes
3. Unmarketability of Title	Yes	Yes
4. Lack of Access	Actual Pedestrian & Actual Vehicular	Legal access
5. Forgery after date of policy	Yes	No
6. Restrictive Covenant Violations:		
a. Forced removal due to existing restriction violation	Yes	No
b. Claim to title due to existing restriction violation	Yes	No
7. Zoning and Subdivision Violations:		
a. Unable to sell, build, mortgage, lease due to subdivision law violation (\$10,000 maximum)	Yes, subject to lesser of 1% or \$2,500 deductible	No
b. Forced removal of existing structures (except boundary walls or fences) due to lack of prior building permit or zoning violation (\$25,000 maximum)	Yes, subject to lesser of 1% or \$5,000 deductible	No
c. Unable to use as residence due to existing zoning law violation	Yes	No
8. Encroachments:		
a. Forced removal of encroachments (\$5,000 maximum)	Yes, Subject to lesser of 1% or \$2,500 deductible	No
b. Encroachment onto property after date of policy	Yes, except for walls and fences	No
c. Structure damage due to mineral extraction	Yes	No
9. Policy increases 10% per year up to 150%	Yes	No

FOR COMPARISON ONLY

REFER TO POLICY FOR EXACT INSURING PROVISIONS, CONDITIONS, EXCLUSIONS & EXCEPTIONS