

# Stewart Title Insurance Company

## Compare the Coverage

Residential Owner's Policies

Coverage	Standard Policy**	Stewart Enhanced Policy***
1. Someone else owns an interest in your title	X	X
2. Someone else has an easement on your land	X	X
3. Improperly executed, delivered or recorded documents	X	X
4. Forgery, fraud, duress, incompetence, incapacity or impersonation	X	X
5. Defective recording of document	X	X
6. Restrictive covenants limiting use of land	X	X
7. A lien on your title because of a deed of trust, judgment, tax lien, special assessment or homeowners association charge	X	X
8. Unmarketable title	X	X
9. Mechanics' liens	X	X
10. Plain language	X	X
11. Coverage continues indefinitely	X	X
12. Rights under leases, contracts or options	X	X
13. Inability to use land for single-family dwelling because of a violation of a zoning ordinance	X	X
14. Pays rental costs for a substitute residence	X	X
15. Discriminatory covenants		X
16. Forced correction or removal of any structures due to restrictive covenant violations		X
17. Unrecorded easements		X
18. Supplemental taxes		X
19. Survey coverage without a survey for certain Covered Risks		X
20. Reversion or forfeiture of title due to restrictive covenant violations		X
21. Actual vehicular and pedestrian access based on legal right		X
22. Damage to existing improvements, including landscaping, due to exercise of existing mineral rights.		X
23. Pays costs to relocate personal property and damage to personal property during move		X
24. Damage to existing structures due to maintenance or use of any easement affecting your property*		X
25. Subdivision law violations of previous owner*		X
26. Forced removal of any structure that violates an existing zoning law*		X
27. Enhanced marketability coverage (including subdivision law violation*)		X
28. Failure to obtain building permit by previous owner*		X
29. Forced removal of any structure including boundary walls and fences which encroaches onto your neighbors property, onto an easement or over a building setback line*		X
30. <b>Post Policy</b> inflation coverage up to 150% of the original policy		X
31. <b>Post Policy</b> coverage for adverse possession		X
32. <b>Post Policy</b> coverage for prescriptive easement(s)		X
33. <b>Post Policy</b> coverage for forgery or impersonation		X
34. <b>Post Policy</b> coverage extends to Living Trust beneficiaries and trustees		X
35. <b>Post Policy</b> coverage for defective title		X
36. <b>Post Policy</b> coverage for a neighbor's encroachment, other than boundary wall or fence, onto your property		X

### Stewart Title Insurance Company

\*Subject to a deductible and maximum indemnity liability, which may be less than the policy amount.

\*\*Standard Policy is a reference to ALTA Residential Title Insurance Policy (6-1-87).

\*\*\*Stewart Enhanced Policy is a reference to ALTA Homeowner's Policy of Title Insurance (10-17-98).

NOTE: Stewart Title also provides enhanced coverage for lenders through the ALTA Expanded Coverage Residential Loan Policy (10-13-01).