

# Policy Comparison Chart



	Standard Owner's Policy	ALTA Homeowner's Policy
1. Someone else owns an interest in your title.	●	●
2. Someone else has rights affecting your title due to lease, contracts or options.	●	●
3. Someone else has claims rights due to forgery or impersonation.	●	●
4. Someone else has an easement on the land.	●	●
5. Someone else has a right to limit your use of the land.	●	●
6. Your title is defective.	●	●
7. Any of Covered Risks 1 through 6 occurring after the Policy Date.		●
8. Someone else has a lien on your title, including a: <ul style="list-style-type: none"> <li>(a) mortgage;</li> <li>(b) judgment, state or federal tax lien, or special assessment;</li> <li>(c) charge by a homeowner's or condominium association;</li> <li>(d) mechanic's lien for labor or materials furnished before policy date.</li> </ul>	●	●
9. Someone else has an encumbrance on your title.	●	●
10. Someone else claims rights affecting your title due to fraud, duress, incompetency or incapacity.	●	●
11. You do not have both actual vehicular and pedestrian access, based upon a legal right.		●
12. You are forced to correct or remove an existing violation of any CC&R, even if the CC&R is excepted in Schedule B.	●	●
13. Your title is lost or taken because of a violation of any CC&R, which occurred before you acquired title, even if the CC&R is excepted in Schedule B.		●
14. Because of an existing violation of a subdivision law or regulation: <ul style="list-style-type: none"> <li>(a) you are unable to obtain a building permit;</li> <li>(b) you are forced to correct or remove the violation; or</li> <li>(c) someone else refuses to perform a contract to purchase the land, lease it or make a mortgage loan on it.</li> </ul>		●
15. You are forced to remove or remedy your existing structures – other than boundary walls or fences – because any portion was built without a building permit.		●
16. You are forced to remove or remedy your existing structures, because they violate an existing zoning law or zoning regulation. If you are forced to remedy your existing structures, the coverage is subject to a deductible and a maximum liability amount.		●
17. You cannot use the land, because use as a single-family residence violates an existing zoning law or regulation.		●
18. You are forced to remove your existing structures because they encroach onto your neighbor's land. If the encroaching structures are boundary walls or fences, the coverage is subject to a deductible and a maximum liability amount.		●
19. Someone has a legal right to, and does, refuse to purchase the land, lease it, or make a mortgage on it, because your neighbor's existing structures encroach onto the land.		●
20. You are forced to remove your existing structures because they encroach onto an easement or over a building setback line, even if the easement or building setback line is excepted in Schedule B.		●
21. Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B.		●
22. Your existing improvements are damaged because of the future exercise of a right to use the surface of the land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the land or from Schedule B.		●
23. Someone else tries to enforce a discriminatory CC&R, based upon race, color, religion, sex, handicap, familial status, or national origin.		●
24. A taxing authority assesses supplemental real estate taxes not previously assessed for any period before the Policy Date, because of the construction or a change of ownership or use that occurred before the Policy Date.		●
25. Your neighbor builds any structures after the Policy Date – other than boundary walls or fences – which encroach onto the land.		●
26. Your title is unmarketable, which allows someone else to refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it.		●
27. A document upon which your title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded.	●	●
28. The residence with the address shown in Schedule A is not located on the land at the policy date.		●
29. The map, if any, attached to this policy does not show the correct location of the land according to the public records.		●
30. Any facts, rights, interests or claims not shown by the public records, but which could be shown by an inspection of the land or asserted by persons in possession.		●
31. Easements, except underground easements, not shown by the public records.		●