

# TITLE POLICY COMPARISON CHART

**CLTA  
STANDARD**  
(ITEMS 1-7)

1. Someone else owns an interest in your title
2. A document is not properly signed
3. Forgery, fraud, duress, incompetency
4. Defective recording of a document
5. Unmarketability of title
6. Lack of a right of access to and from the land
7. The priority of any lien or encumbrance over the lien of the insured mortgage

**HOMEOWNER'S POLICY**  
1-4 UNITS OWNER OCCUPIED  
(ITEMS 1-40)

8. Mechanic's lien protection
9. Forced removal of residential structure—encroachments
10. Forced removal of residential structure—restrictions
11. Forced removal of residential structure—zoning
12. Cannot use land for SFR due to zoning or restrictions
13. Unrecorded liens by the homeowner's association
14. Unrecorded easements
15. Others have rights arising out of leases, contracts, or options
16. Pays rent for substitute housing
17. Plain language
18. \*Building permit violations—forced removal
19. \*Subdivision law violations
20. \*Zoning violations—forced removal
21. \*Boundary wall or fence encroachment
22. Restrictive covenant violations
23. Post-policy defect in title
24. Post-policy contract or lease rights
25. Post-policy forgery
26. Post-policy easement
27. Post-policy limitation on use of land
28. Post-policy encroachment by neighbor other than wall or fence
29. Enhanced access—vehicular and pedestrian
30. Damage to structure from use of easement
31. Street address is correct
32. Map shows correct location of the land
33. Exercise of mineral rights
34. Sale fails due to neighbor's encroachments
35. Living trust coverage
36. Coverage for spouse acquiring through divorce
37. Automatic policy increase up to 150%
38. Forced removal due to building setbacks
39. Discriminatory covenants
40. Insurance coverage forever

Note: Items marked with an \* are subject to a deductible and maximum liability, which is less than the policy amount. This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions, and deductibles shown in the policy.



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