Fidelity National Title

CLTA & ALTA Homeowner's Policy
COVERAGE OVERVIEW

CLTA	ALTA HOMEOWNERS POLICY		
√	√	1.	Someone claims an interest in the title of your property
√	√	2.	Improperly signed documents
√	√	3.	Forgery, fraud in mortgages, and duress in execution of wills, deeds and instruments conveying or establishing title
√	√	4.	Defective public recorded documents
√	√	5.	Restrictive covenants
√	√	6.	Liens on the title of your property because there are: (a) Open deed(s) of trust (b) Judgement, tax or special tax assessment (c) Charge by the Homeowner's Association (HOA)
√	√	7.	Title is unmarketable
√	√	8.	Lack of right of access to and from the land
√	√	9.	Coverage for spouse acquiring through divorce
	√	10.	Protection against any or all Mechanic's Liens
	√	11.	Forced removal of structure because it: (a) extends onto other land or other easement(s) (b) violates a restriction in Schedule B (c) violates an existing zoning law
	√	12.	Cannot use land for SFD due to zoning or restrictions
	√	13.	Lien by the HOA
	√	14.	Unrecorded easement(s)
	√	15.	Others have rights arising out of leases, contracts or options
	√	16.	Pays rent for substitute land or facilities
	√	17.	Duress, incapacity, and impersonation
	√	18.	* Building permit violations - forced removal
	√	19.	* Subdivision Map Act 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 damage from minerals or water extraction
	√	29.	Post-policy living trust coverage
	√	30.	Post-policy encroachment by neighbor other than wall or fence
	√	31.	Enhanced access - vehicular and pedestrian
	√	32.	Damage to structure from use of easement
	√	33.	Post-policy automatic increase of 10% annually up to 150%
	√	34.	Post-policy correction of existing violation of covenant
	√	35.	Post-policy limitation of use
	√	36.	Street address shown in policy is not located on the land described.
	√	37.	Map not consistent with Legal Description
	√	38.	Violations of building setbacks
	√	39.	Discriminatory covenants
	√	40.	Insurance Coverage lasts as long as you, the policyholder – or your heirs – has an interest in the insured property. This may even be after you have sold the property

* Subject to deductible and policy and maximum liability, which is less than the policy amount.

Coverage is for single family 1-4 units. This chart is intended for comparison purposes only and is not a full explanation of policy coverage. This information is deemed reliable but is not guaranteed. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy. Revised 6/13/19.

For the best in service, remember to always insist on Fidelity National Title.

Trusted everywhere, every day.