

## Comparing coverage of ALTA's standard Owner's policy and enhanced Homeowner's policy

### Head-to-head coverage comparison

Coverages included without endorsement	Owner's Policy 2006	Homeowner's Policy (01-01-08)
Loss of your title resulting from a prior violation of covenant, condition or restriction		✓
Up to \$10,000 if you are unable to obtain a building permit due to an existing violation of a subdivision law or regulation or you must correct an existing violation (subject to a deductible)		✓
Up to \$25,000 if you must remedy or remove an existing structure because it was built without a proper building permit (subject to a deductible)		✓
Up to \$25,000 if you must remedy or remove an existing structure due to an existing violation of a zoning law or zoning regulation (subject to a deductible)		✓
Up to \$5,000 if you must remove your existing structures if they encroach onto your neighbor's land (subject to a deductible)		✓
You cannot use the land as a single-family residence because such use violates an existing zoning law or zoning regulation		✓
You are forced to remove your existing structures because they encroach into an easement or over a setback line		✓
Damage to existing structures due to an exercise of an existing right to use any easement affecting the land		✓
Damage to existing improvements due to an exercise of an existing right to use the surface of the land for the extraction or development of minerals, water or any other substance		✓
Attempted enforcement of discriminatory covenant		✓
Supplemental taxes because of prior construction or change of ownership or use		✓
Damages if the residence is not located at the address stated in the policy		✓
Pays substitute rent and relocation expenses, if you cannot use your home because of a claim covered by the policy		✓
Automatic increase in policy amount up to 150% of policy amount over 5 years		✓
<b>Post Policy Coverages</b>		
Forgery affecting the title		✓
Unauthorized leases, contracts or options		✓
Ownership claims		✓
Easements or restrictions affecting your use of the land		✓
Encroachment of neighbor's buildings onto your land		✓

Both policies contain certain stipulations and conditions as set out by Stewart Title Guaranty Company and the American Land Title Association. If you have questions regarding your legal rights under the various policies we suggest that you contact your attorney.

Contact us today for more specific details on either policy and to find out why Stewart Title is the right title company for you.

#### Stewart Title

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