

Policy Comparison Chart

Coverage	ALTA Standard or CLTA	America First Policy
1. Someone else owns an interest in your title	✓	✓
2. A document is not properly signed	✓	✓
3. Forgery, Fraud, Duress	✓	✓
4. Defective recording of any document	✓	✓
5. There are restrictive covenants	✓	✓
6. There is a lien on your title because there is:	✓	✓
a) a deed of trust	✓	✓
b) a judgement, tax, or special assessment	✓	✓
c) a charge by the homeowners' association	✓	✓
7. Title is unmarketable	✓	✓
8. Mechanic's lien protection		✓
9. Forced removal of a structure because it:		✓
a) extends on to other land or on to an easement		✓
b) violates a restriction in Schedule B		✓
c) violates an existing zoning law*		✓
10. Can't use land for SFD because the use violates a restriction in Schedule B or a zoning ordinance		✓
11. Pays rent for substitute land or facilities		✓
12. Unrecorded lien by a homeowners' association		✓
13. Unrecorded easements		✓
14. Rights under unrecorded leases		✓
15. Plain language		✓
16. Building permit violations*		✓
17. Compliance with Subdivision Map Act*		✓
18. Restrictive covenant violations		✓
19. Post Policy Encroachment		✓
20. Post Policy Damage from mineral or water extractions		✓
21. Post Policy Living Trust Coverage		✓
22. Enhanced Access - Vehicular & Pedestrian		✓
23. Map not consistent with legal description		✓
24. Post Policy automatic increase in value up to 150%		✓
25. Post Policy adverse possession		✓
26. Post Policy cloud on title		✓
27. Post Policy prescriptive easement		✓
28. Covenant violation resulting in reversion		✓
29. Boundary walls and fence encroachments*		✓
30. Enhanced marketability		✓
31. Violations of building setbacks		✓
32. Discriminatory covenants		✓
33. Insurance coverage forever		✓
34. Post Policy Fraud		✓

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