

A Comparison of Title Policies

Coverage: Subject to your policy's exceptions, exclusions, conditions and stipulations	ALTA/CLTA Standard Policy	ALTA/CLTA Homeowner's Policy
1 Someone else owns an interest in your property	Yes	Yes
2 A document is not properly executed	Yes	Yes
3 Forgery, fraud or duress	Yes	Yes
4 Defective recording of any document	Yes	Yes
5 There are restrictive covenants	Yes	Yes
6 There is a lien on your title because there is:		
▶ a deed of trust	Yes	Yes
▶ a judgment, tax or special assessment	Yes	Yes
▶ a charge by homeowner's association	Yes	Yes
7 Title is unmarketable	Yes	Yes
8 Mechanic's lien protection	No	Yes
9 Forced removal of structure because it:		
▶ Extends onto other land or onto an easement	No	Yes
▶ Violates a restriction in Schedule B	No	Yes
▶ Violates an existing zoning law	No	Yes
10 Can't use land for a single family dwelling because the use violates a restriction in Schedule B or a zoning ordinance.	No	Yes
11 Pays rent for substitute land or facilities	No	Yes
12 Unrecorded lien by a homeowner's association	No	Yes
13 Unrecorded easements	No	Yes
14 Rights under unrecorded leases	No	Yes
15 Enhanced continuing coverage	No	Yes
16 Building permit violations	No	Yes
17 Compliance with Subdivision Map Act	No	Yes
18 Restrictive covenant violations	No	Yes
19 Forgery occurring after policy date	No	Yes
20 Encroachment occurring after policy date	No	Yes
21 Damage from minerals or water extraction occurring after policy date	No	Yes
22 Coverage continues after transfer to your Living Trust	No	Yes
23 Enhanced access, vehicular and pedestrian	No	Yes
24 Attached map not consistent with legal description	No	Yes
25 Potential increase in policy limit up to 150% due to inflation	No	Yes
26 Adverse possession occurring after policy date	No	Yes
27 Cloud on title occurring after policy date	No	Yes
28 Prescriptive easement occurring after policy date	No	Yes
29 Covenant violation resulting in reversion	No	Yes
30 Boundary, walls and fence encroachment	No	Yes
31 Violations of building setbacks	No	Yes

Some additional coverage is subject to a deductible and maximum dollar limits of liability. For more details on all coverages, including the coverages outlined above, please refer to the terms of the policy itself. Copies are available from your local Placer Title Company office. The ALTA/CLTA Homeowner's Policy is designed for issuance on certain subdivided residential properties and are not available for all properties. Check with your title representative for availability.