

**PROTECTION FROM LOSS DUE TO THE FOLLOWING...**

	<b>STANDARD (2006)</b>	<b>HOMEOWNER (2010)</b>
Claims of ownership by someone else after closing.	✓	✓
Problems with a document not signed properly at closing or recorded incorrectly at the Records Office.	✓	✓
Claims of forgery, fraud, or duress that occur prior to or at closing.	✓	✓
Your sellers creditor attempting to enforce a lien or judgment against your property for the sellers debt.	✓	✓
The inability of you to sell your property due to a title problem caused by a previous owner of the property.	✓	✓
Restrictive covenants that affect your property but that have not been disclosed to you.	✓	✓
Finding that you do not have legal access to the property.	✓	✓
Continuation of Coverage if a spouse of the insured receives title because of dissolution of marriage, the Trustee to whom the insured conveys, or the beneficiaries of the insider's trust upon death of the insured.	✓	✓
Gap Coverage as to matters recorded before the seller's Deed.	✓	✓
Problems with creation or recording of a document(s) electronically.	✓	✓
Post Policy Forgery Protection.		✓
Provides you with pedestrian and vehicular access to the property.		✓
Forced correction or removal of an existing violation of covenants, conditions or restrictions.		✓
Loss of title because of a violation, before the insured acquired title, of covenants, conditions or restrictions existing violation of subdivision laws or restrictions, resulting in inability to obtain a building permit, requiring correction or removal of the violation, or refusal to perform a contract to buy, lease or make a mortgage loan. *(Risk 16)		✓
Forced removal or remedy of existing structure (other than a boundary wall or fence) because any part of the structure was built without obtaining a proper building permit. *(Risk 18)		✓
Forced removal or remedy of existing structure (other than a boundary wall or fence) because they violate an existing zoning law or zoning regulation. *(Risk 19)		✓
Encroachments of existing structures onto a neighbor's land *(Risk 21), neighbor's existing structures on your land, existing structures onto easement or over a building set-back line or a neighbor's structure (other than boundary walls or fences) onto your land after Policy Date.		✓
Damage to existing structures because of use or maintenance of any easement.		✓
Damage to existing or future, improvements because of the future use of the surface of the land to extract or develop minerals, water or other substances.		✓
Supplemental taxes for a period before Policy Date because of construction or change of ownership or use that occurred before Policy Date.		✓
The residence with the address shown in Schedule A is not located on the land at Policy Date		✓
Stated substitute residence rental expenses and expenses of relocation, if the insured cannot use the Land.		✓
Automatic increased Coverage of up to 150% of Policy Amount over 5 years.		✓

\* This coverage is limited to your actual loss in excess of a deductible amount and to the maximum dollar limit of liability