

For Homebuyers: Enhanced vs. Standard Coverage

Policy Feature	Enhanced Title Policy	Standard Policy
When does coverage terminate?	Coverage continues even after you sell the property	Sale of Property
How many coverage protections are there?	32 Provisions	10 Provisions
What if I cannot use the land because of a covered claim?	Policy pays rent for a substitute residence and to relocate personal property, if needed	N/A
Does this policy have post-policy provisions?	<ul style="list-style-type: none"> ✓ Forgery, Deed Theft, Impersonation ✓ Ownership Claims ✓ Unauthorized Leases, Contracts or Options ✓ Neighbor Encroachments ✓ Adverse Possession ✓ Easements/Restrictions ✓ Defects/Documents 	N/A
Are there any special provisions for the additional charge?	<ul style="list-style-type: none"> ✓ Enhanced Access Coverage ✓ Restriction Violations Coverage ✓ Zoning Coverage ✓ Encroachment Coverage ✓ Building Permit Coverage ✓ Supplemental Tax Coverage ✓ Structure Damage/Extraction ✓ Address Coverage ✓ Trust Coverage 	N/A
Are there caps and/or deductible provisions or limits found in any of the coverage provisions?	<ul style="list-style-type: none"> ✓ Subdivision Coverage (No. 16) ✓ Building Permit Coverage (No. 18) ✓ Zoning Coverage (No. 19) ✓ Encroachment Coverage (No. 21) 	N/A
What is the availability of the policy?	Use is limited to owner-occupied, one to four family dwellings, condominiums and townhouses and Trusts	Same as Homeowners Policy plus; Entity Purchasers, Multi- Unit Properties, Vacant Land, Commercial Properties and New Construction