

Title Policy Comparison

Standard Owners Policy Vs. Homeowners Policy

STANDARD OWNERS Policy Covers Items **1-6** Below

HOMEOWNERS Policy (1-4 Units Owner Occupied) Covers Items **1-39** Below

The Homeowners policy covers over 30 additional title risks than the Standard Policy and is the only policy that automatically increases in value by 10% every year for the first 5 years of the policy.

1. Someone else owns an interest in your title
2. A document is not properly signed
3. Forgery, fraud, duress, incompetency
4. Defective recording of a document
5. Unmarketability of title
6. Lack of a right of access to and from the land
7. Mechanic's lien protection
8. Forced removal of residential structure — encroachments
9. Forced removal of residential structure — restrictions
10. Forced removal of residential structure — zoning
11. Cannot use land for SFR due to zoning or restrictions
12. Unrecorded liens by the homeowner's association
13. Unrecorded easements
14. Others have rights arising out of leases, contracts or options
15. Pays rent for substitute housing
16. Plain language
17. *Building permit violations — forced removal
18. *Subdivision law violations
19. *Zoning violations — forced removal
20. *Boundary wall or fence encroachment
21. Restrictive covenant violations
22. Post-policy defect in title
23. Post-policy contract or lease rights
24. Post-policy forgery
25. Post-policy easement
26. Post-policy limitation on use of land
27. Post-policy encroachment by neighbor other than wall or fence
28. Enhanced access — vehicular and pedestrian
29. Damage to structure from use of easement
30. Street address is correct
31. Map shows correct location of the land
32. Exercise of mineral rights
33. Sale fails due to neighbor's encroachments
34. Living trust coverage
35. Coverage for spouse acquiring through divorce
36. Automatic policy increase up to 150%
37. Forced removal due to building setbacks
38. Discriminatory covenants
39. Insurance coverage forever

**STANDARD
OWNERS
Policy**
Covers
Items 1-6

HOMEOWNERS Policy (1-4 Units Owner Occupied) Covers Items 1-39

Note: Items marked with an * are subject to a deductible and maximum liability, which is less than the policy amount. This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy. Information deemed reliable but not guaranteed. (02/08)



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