

First American Title Insurance Company
Comparison of Coverages / Residential Owner's Policies
Standard ALTA Policy versus The Second Generation Eagle Protection Owner's Policy

COVERAGE

ALTA EAGLE

Someone else owns an interest in your title	
Improperly executed documents	
Pre-policy forgery, fraud and duress	
Defective recording of any document	
Undisclosed restrictive covenants	
A lien on your title because of a security deed, judgment, tax or special assessment, or a charge by a homeowner's association	
Unmarketable title	
Mechanics' liens	
Forced removal of a structure which encroaches onto your neighbor's land	
Forced removal of a structure which encroaches onto an easement or over a building setback line	
Forced removal of structure which violates existing zoning law *	
Forced removal of a structure because of a violation of a restriction in Schedule B	
Inability to use land for single-family dwelling because of a violation of a zoning ordinance or restriction in Schedule B	
Pays rent for substitute land or facilities	
Rights under unrecorded leases	
Plain language	
Unrecorded easements	
Building permit violations *	
Compliance with Subdivision Map Act, if any *	
Restrictive covenant violations	
Map, if any, not consistent with legal description	
Covenant violation resulting in reversion	
Enhanced marketability	
Violations of building setbacks	
Discriminatory covenants	
Access - Actual vehicular and pedestrian access based on a legal right	
Boundary walls and fence encroachment *	
Post-policy forgery	
Post-policy encroachment	
Post-policy damage from minerals or water extraction	
Post-policy Living Trust coverage for trustee	
Post-policy Living Trust coverage for beneficiary	
Post-policy automatic increase in value	
Post-policy adverse possession	
Post-policy cloud on title	
Post-policy prescriptive easement	
Insurance coverage forever	

* Subject to maximum indemnity liability, which may be less than policy amount. In certain states, a deductible may apply.