

A Comparison OF TITLE POLICIES

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

The additional coverage is subject to a deductible and a maximum indemnity liability, which may be less than the policy amount. 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 North Idaho Title office. The Homeowner's and the Extended policies are designed for issuance on certain subdivided residential properties and are not available for all properties. Check with your title representative for availability.

AF-102121