

Chicago Title Insurance Company

Title Policy Comparison

	Homeowner's Policy Policy deletes General Exceptions and contains the following Covered Risks	Standard Coverage with Additional Protection Endorsement for Homeowners (Coverage contains General Exceptions but provides affirmative coverage by endorsement)	Owner's Extended Coverage (Policy deletes General Exceptions A,B,C,D Can also be combined with the Homeowner's Endorsement in column II)
1.	Someone else owns an interest in your title.	Title to the estate or interest described in Schedule A being vested other than as stated therein.*	Title to the estate or interest described in Schedule A being vested other than as stated therein.**
2.	Someone else has rights affecting your title arising out of leases, contracts or options.	Any defect in or lien encumbrance on the title.*	Any defect in or lien encumbrance on the title.**
3.	Someone else claims to have rights affecting your title arising out of forgery or impersonation.	Title to the estate or interest described in Schedule A being vested other than as stated therein.*	Title to the estate or interest described in Schedule A being vested other than as stated therein.**
4.	Someone else has an easement on the land.	Any defect in or lien encumbrance on the title.*	Any defect in or lien encumbrance on the title.**
5.	Someone else has a right to limit your use of the land.	Any defect in or lien encumbrance on the title.*	Any defect in or lien encumbrance on the title.**
6.	Your title is defective.	Any defect in or lien encumbrance on the title.*	Any defect in or lien encumbrance on the title.**
7.	Any of Covered risks 1 through 6 occurring after the policy date.		
8.	Someone else has a lien on your title, including a mortgage, judgment, state or federal tax lien or special assessment, charge by a homeowner's or condominium association, or lien occurring before or after the policy date, for labor and material furnished before the policy date.	Any defect in or lien encumbrance on the title.* Endorsement contains coverage for loss suffered by "any unrecorded liens for labor and materials."	Any defect in or lien encumbrance on the title.**
9.	Someone else has an encumbrance on your title.	Any defect in or lien encumbrance on the title.	Any defect in or lien encumbrance on the title.**
10.	Someone else claims to have rights affecting your title arising out of fraud, duress, incompetency or incapacity.	Title to the estate or interest described in Schedule A being vested other than as stated therein.*	Title to the estate or interest described in Schedule A being vested other than as stated therein.**

Important Note: Some companies have filed forms of the Homeowner's Policy that contain General Exceptions and may limit coverages.

* These coverages are limited by General Exceptions.

** These coverages are not limited by General Exceptions A, B, C & D.

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11.	You do not have both actual vehicular and pedestrian access to and from the land, based upon legal right.	Lack of a right of access to and from the land.	Lack of a right of access to and from the land.
12.	You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the land, even if the covenant, condition or restriction is excepted in Schedule B.	The enforced removal of the residential structure based upon the existence at date of policy of any violation of any enforceable covenants, conditions or restrictions affecting said land and shown in Schedule B.	
13.	Your title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before you acquired your title, even if the covenant, condition or restriction is excepted in Schedule B.		
14.	Because of an existing violation of a subdivision law or regulation affecting the land: (a) you are unable to obtain a building permit; (b) you are required to correct or remove the violation; or (c) someone else has a legal right to, and does, refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it. <u>The amount of your insurance for this covered risk is subject to your deductible amount of \$2,500.00 our maximum dollar limit of \$10,000.</u>		
15.	You are forced to remove or remedy your existing structures, or any part of them — other than boundary walls or fences — because any portion was built without obtaining a building permit from the proper government office. <u>The amount of your insurance for this covered Risk is subject to your deductible of \$5,000.00 and our maximum dollar limit of \$25,000.00.</u>		
16.	You are forced to remove or remedy your existing structures, or any part of them, because they violate an existing zoning law or zoning regulation. <u>If you are required to remedy any portion of your existing structures, the amount of your insurance for this covered risk is subject to your deductible amount of \$5,000.00 and our maximum dollar limit of \$25,000.00.</u>	The enforced removal of the residential structure based upon the existence at date of policy of any violation of applicable zoning ordinances, but this Endorsement does not insure compliance with, nor is it in any way concerned with, building codes or other exercise of governmental police power. (Contains no deductibles or maximum liability.)	

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17.	You cannot use the land because use as a single-family residence violates an existing zoning law or zoning regulation.	The enforced removal of the residential structure based upon the existence at date of policy of any violation of applicable zoning ordinances, but this Endorsement does not insure compliance with, nor is it in any way concerned with, building codes or other exercise of governmental police power.	
18.	You are forced to remove your existing structures because they encroach onto your neighbor's land. <i>If the encroaching structures are boundary walls or fences, the amount of your insurance for this covered risk is subject to your deductible amount of \$2,500.00 and our maximum dollar limit of \$5,000.00.</i>	The enforced removal of the residential structure based upon the existence at date of policy of any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Schedule B of said Policy, or onto any unrecorded subsurface easement. (Contains no deductibles or maximum liability.)	Policy deletes General Exception (B). <i>Contains no deductible or Maximum liability</i>
19.	Someone else has a legal right to, and does, refuse to perform a contract to purchase land, lease it or make a mortgage loan on it because your neighbor's existing structures encroach onto the land.		Policy deletes General Exception (B).
20.	You are forced to remove your existing structures which encroach onto an easement or over a building set-back line, even if the easement or building set-back line is excepted in Schedule B.	The enforced removal of the residential structure based upon the existence at date of policy of any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Schedule B of said Policy, or onto any unrecorded subsurface easement.	Policy deletes General Exception (B).
21.	Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B.	The enforced removal of the residential structure based upon the existence at date of policy of any encroachment of said residential structure or any part thereof onto adjoining lands, or onto any easement shown as an exception in Schedule B of said Policy, or onto any unrecorded subsurface easement.	

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22.	Your existing improvements (or a replacement modification made to them after the policy date), including lawns, shrubbery or trees, are damaged because of the future exercise of a right to use the surface of the Land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the land or excepted in Schedule B.	Damage to said residential structure resulting from the exercise of any right to use the surface of said land for the extraction or development of minerals.	
23.	Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects your title which is based upon race, color, religion, sex, handicap, familial status or national origin.		
24.	A taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or a change or ownership or use that occurred before the policy date.		
25.	Your neighbor builds any structures after the policy date-other than boundary walls or fences-which encroach onto the land.		
26.	Your title is unmarketable, which allows someone else to refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it.	Unmarketability of the title.*	Unmarketability of the title.**
27.	A document upon which your title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded.	Title to the estate or interest described in Schedule A being vested other than as stated therein.*	Title to the estate or interest described in Schedule A being vested other than as stated therein.**
28.	The residence with the address shown in Schedule A is not located on the land at the policy date.		Policy deletes General Exception (B).
29.	The map, if any, attached to this policy does not show the correct location of the land according to public records.		Policy deletes General Exception (B).

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