

ALTA's Standard Owner's Policy and Homeowner's Policy 2021 Policy Coverage Comparison Chart		ALTA Owner's Policy	ALTA Homeowner's Policy
Protection From:			
1	Someone else owns an interest in your title	•	•
2	A document is not properly signed	•	•
3	Forgery, fraud, duress in the chain of title	•	•
4	Defective recording of any document	•	•
5	There are restrictive covenants	•	•
6	There is a lien on your title because there is:		
	a) A Deed of Trust or Mortgage	•	•
	b) A Judgement, Tax or Special Assessment	•	•
	c) A Charge by a Homeowner's Association	•	•
7	Title is unmarketable	•	•
8	Mechanic's lien		•
9	Forced removal of a structure because it:		
	a) Extends on another property and/or easement		•
	b) violates a restriction in Schedule B		•
	c) violates an existing zoning law (Deductible and max limits apply)		•
10	Cannot use the land for a single family residence because the use violates a restriction in Schedule B or a zoning ordinance		•
11	Unrecorded lien by a homeowner's association		•
12	Unrecorded easements		•
13	Building permit violations (Deductible and max limits apply)		•
14	Restrictive covenant violations		•
15	Post-policy forgery		•
16	Post-policy encroachment		•
17	Post-policy damage from extraction of minerals or water		•
18	Lack of vehicular and pedestrian access		•
19	Map not consistent with legal description		•
20	Post-policy adverse possession		•
21	Post-policy prescriptive easement		•
22	Covenant violation resulting in your title reverting to a previous owner		•
23	Violation of building setback regulations		•
24	Discriminatory covenants		•
Other Benefits:			
25	Pays rent for substitute land or facilities		•
26	Rights under unrecorded leases		•
27	Plain language statements of policy coverage and restrictions		•
28	Subdivision law violation		•
29	Coverage for boundary wall or fence encroachment (Deductible and max limit apply)		•
30	Added ownership coverage leads to enhanced marketability		•
31	Insurance coverage for a lifetime		•
32	Post-policy inflation coverage with automatic increase in value up to 150% over 5 years		•
33	Post-policy Living Trust coverage		•
Agents Only. Agents First.			