

Compare the Coverage

Residential Owners Policies

Coverage	Standard Policy**	Enhanced Policy
Someone else owns an interest in your title	X	X
Someone else has an easement on your land	X	X
Improperly executed, delivered or recorded documents	X	X
Forgery, fraud, duress, incompetence, incapacity or impersonation	X	X
Defective recording of document	X	X
Restrictive covenants limiting use of land	X	X
A lien on your title because of a deed of trust, judgment, tax lien, special assessment or homeowners association charge	X	X
Unmarketable title	X	X
Mechanics liens	X	X
Plain language	X	X
Coverage continues indefinitely	X	X
Rights under leases, contracts or options	X	X
Inability to use land for single-family dwelling because of a violation of a zoning ordinance	X	X
Pays rental costs for a substitute residence	X	X
Discriminatory covenants	N/A	X
Forced correction or removal of any structures due to restrictive covenant violations	N/A	X
Unrecorded easements	N/A	X
Supplemental taxes	N/A	X
Survey coverage without a survey for certain Covered Risks	N/A	X
Reversion or forfeiture of title due to restrictive covenant violations	N/A	X
Actual vehicular and pedestrian access based on legal right	N/A	X
Damage to existing improvements, including landscaping, due to exercise of existing mineral rights.	N/A	X
Pays costs to relocate personal property and damage to personal property during move	N/A	X
Damage to existing structures due to maintenance or use of any easement affecting your property	N/A	X
Subdivision law violations of previous owner*	N/A	X
Forced removal of any structure that violates an existing zoning law*	N/A	X
Enhanced marketability coverage (including subdivision law violation*)	N/A	X
Failure to obtain building permit by previous owner*	N/A	X
Forced removal of any structure including boundary walls and fences which encroach onto your neighbors property, onto an easement or over a building setback line*	N/A	X
Post Policy inflation coverage up to 150% of the original policy	N/A	X
Post Policy coverage for adverse possession	N/A	X
Post Policy coverage for prescriptive easement(s)	N/A	X
Post Policy coverage for forgery or impersonation	N/A	X
Post Policy coverage extends to Living Trust beneficiaries and trustees	N/A	X
Post Policy coverage for defective title	N/A	X
Post Policy coverage for a neighbors encroachment, other than boundary wall or fence, onto your property	N/A	X

*Subject to a deductible and maximum indemnity liability, which may be less than the policy amount.

**Standard Policy is a reference to ALTA Residential Title Insurance Policy

***Enhanced Policy is a reference to ALTA Homeowners Policy of Title Insurance

Enhanced Policy Highlights

Pre-and Post Policy Protections

In today's real estate market, homeowners can take nothing for granted. Chicago Title protects against many unknown elements by offering both pre-and post-policy coverage against most forgeries, liens for unpaid materials and labor not authorized by you, as well as building encroachment issues other than boundary walls and fences.

Expanded Access Coverage

This policy expands the right of access coverage to include the existence of actual pedestrian and vehicular access over adequate streets or roads – your ability to get to or from your land on foot or vehicle.

Restrictive Covenant Violations

The Castle Enhanced policy protects homeowners against the loss of title to property because of a violation of a restrictive covenant that occurred before the insured acquired title.

Building Permit Violations

With so many different city and town zoning and permit laws, it's hard to keep track. But a homeowner shouldn't have to pay for someone else's oversight. The Castle Enhanced policy protects against certain losses incurred because no legal building permit was obtained for the existing residence. This coverage is subject to deductible amounts and maximums of liability.

Encroachments

The Castle Enhanced policy provides coverage if the homeowner is forced to remove structures which are located on the property when the policy is issued, because the improvements encroach onto a neighbor's property. If the encroachment is a boundary wall or fence this coverage is subject to deductible amounts and maximums of liability. Protection is also afforded in the event that, after the policy is issued, a neighbor builds a structure other than a boundary wall or fence with encroaches on the insured property.

Easements

This policy protects the homeowner against loss if they are required to remove existing structures because they encroach into an easement or over a building set-back line. In addition, damage to existing improvements caused by the use or maintenance of any easement will be covered.

Subdivision Law Violations

The Castle Enhanced policy protects homeowners from loss if they can't see the property or get a building permit because of a violation of a subdivision law that existed on the date of purchase. This coverage is subject to a policy deductible and a maximum limit of liability.

Zoning Law Violations

The Castle Enhanced policy provides coverage if the land purchased is not properly zoned to permit one-to-four family residential homes or condominiums.

Water and Mineral Rights Damage

The Castle Enhanced policy provides coverage in a homeowner's existing house is damaged because someone exercised a right to use the surface of the extraction of or development of minerals.

Additional Insureds

The definition of an insured has been expanded to include:

1. Anyone who inherits the title from the insured;
2. A spouse who is awarded title in a divorce;
3. The trustee of a trust to whom the Insured conveys the title after the policy is issued;
4. The beneficiaries of the trust after the death of the insured.

Supplemental Taxes

Homeowners are wary of real estate tax surprises. In the event that a hidden real estate tax affects your title, this policy protects homeowners from the unforeseen costs, including prior year taxes not previously assessed because of construction or a change of ownership or use that occurred before the policy was issued.

Value-Added Protection

Traditional title policies don't increase their coverage as the value of a house increases. Not so with the Castle Enhanced Policy. The policy amount automatically increases by 10 percent per year for five years up to 150 percent of the original policy limit. This automatic increase in coverage at no extra cost.