

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

- 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

ALTA

EAGLE

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

EAGLE OWNER'S POLICY

Compare First American's Eagle Owner's Policy To An ALTA R Policy		EAGLE	ALTA R
Protection from:			
1	Someone else who owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document that is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	Restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	A lien on your title because there is:		
	a) a deed of trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) a judgment, tax, or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) a charge by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Unmarketable title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Mechanics lien	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) violates an existing zoning law*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	Inability to use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
11	Unrecorded lien by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
12	Unrecorded easements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
13	Building permit violations*	<input checked="" type="checkbox"/>	
14	Restrictive covenant violations	<input checked="" type="checkbox"/>	
15	Post-policy forgery	<input checked="" type="checkbox"/>	
16	Post-policy encroachment	<input checked="" type="checkbox"/>	
17	Post-policy damage from extraction of minerals or water	<input checked="" type="checkbox"/>	
18	Lack of vehicular and pedestrian access	<input checked="" type="checkbox"/>	
19	Map that is not consistent with legal description	<input checked="" type="checkbox"/>	
20	Post-policy adverse possession	<input checked="" type="checkbox"/>	
21	Post-policy cloud on title	<input checked="" type="checkbox"/>	
22	Post-policy prescriptive easement	<input checked="" type="checkbox"/>	
23	Covenant violation resulting in your title reverting to a previous owner	<input checked="" type="checkbox"/>	
24	Violation of building setback regulations	<input checked="" type="checkbox"/>	
25	Discriminatory covenants	<input checked="" type="checkbox"/>	
Other benefits:			
26	Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
27	Rights under unrecorded leases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
28	Plain language statements of policy coverage and restrictions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
29	Compliance with Subdivision Map Act	<input checked="" type="checkbox"/>	
30	Coverage for boundary wall or fence encroachment*	<input checked="" type="checkbox"/>	
31	Added ownership coverage leads to enhanced marketability	<input checked="" type="checkbox"/>	
32	Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	
33	Policy adopted by the California Land Title Association (CLTA)	<input checked="" type="checkbox"/>	
34	Post-policy inflation coverage with automatic increase in value up to 150% over five years	<input checked="" type="checkbox"/>	
35	Post-policy Living Trust coverage	<input checked="" type="checkbox"/>	

* Deductible and maximum limits apply.

Not available to investors on 1- to 4-unit residential properties.

Coverage may vary based on an individual policy.



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