Yavapai Title Agency, Inc.

Where Excellence is Tradition

POLICY COMPARISONS

	Owners Coverage		
	ALTA Standard Coverage	**ALTA Extended Coverage***	**ALTA Homeowner's ****
Someone else owns a recorded interest in your title.	X	X	X
A document is not properly signed, sealed, acknowledged or delivered.	X	X	X
Forgery, fraud, duress, incompetency, incapacity or impersonation.	X	X	X
Defective recording of any document.	X	X	X
Unmarketability of title.	X	X	X
Lack of a right of access to and from the land.	X	X	X
Mechanic's lien protection for work or materials done prior to the policy date except where the insured has agreed to same.		X	X
Unrecorded liens by the homeowner's association.		X	X
Others have rights arising out of leases, contracts, or options.		X	X
Someone else has an easement on your land.		X	X
Forced removal of the residential structure because it extends onto other land or onto any easement, or it violates a restriction shown in Schedule B, or an existing zoning law.			X
Plain understandable policy language.			X
Automatic inflation coverage increasing policy amount up to 150%.			X
Building permit/zoning violations by prior owners.			X
Subdivision Map Act Coverage.			X
Restrictive covenant violations by prior owners.			X
Enhanced access coverage.			X
Map inconsistency protection.			X
Mineral extraction structure damage.			X
Post policy encroachment.			X
Post policy forgery.			X
Living trust coverage.			X
Forced removal of existing structures including boundary walls and fences due to encroachment onto adjoining land.			X
Supplement real estate taxes by a taxing authority for taxes not previously assessed prior to date of policy because of construction or a change in ownership occurring before the policy date.			X

*****Extended coverage is available for an additional charge and requires a plat of survey acceptable to the company to be furnished. The right is reserved to make additional requirements and/or exceptions upon examination of said plat. Inquiry should be made as to the costs and timing of a survey.
** Existing 1-4; additional 10% charge.

NOTE: This is a summary for purposes of convenient comparison. All coverages are subject to the specific exceptions to Title, Exclusions and the Conditions and Stipulations as set forth in each policy form. Special conditions and deductibles apply for certain coverages in the ALTA Homeowner's policy. Policy coverage is subject to change without notice, except as required by the Arizona Department of Insurance.

THE ONLY SURE TITLE IS AN INSURED TITLE!