

STANDARD V. ENHANCED: COMPARE POLICIES

Why select enhanced title insurance over standard title insurance? Review our comparison chart to determine which policy is best for you

At closing a homebuyer may choose between a standard title insurance policy and an enhanced title insurance policy, also known as an "Eagle" policy.

While in most cases a standard policy will suffice, the Eagle policy covers a host of "post-policy" issues that a standard policy does not, such as forgery, building permit violations and living trust coverage.

In addition, enhanced coverage protects you from pre-purchase problems such as a deck addition that was erected without a proper building permit. It will also allow you to pass your home down to your heirs without purchasing a new owner's title policy.

Should a title claim arise down the road, an Eagle policy allows for reimbursement of up to 150% (10% annual increase for first five years of coverage) of the original coverage amount. For example, if you bought your home for \$100,000, you could be reimbursed up to \$150,000 for a claim on title.

To help you determine what policy best fits your needs, read on for a comparison of **title insurance coverage** for a residential **owner's title insurance policy**.

An Eagle policy costs 20% more than a standard policy, and rates vary by state. However, enhanced coverage isn't for everybody. Review the chart below to understand the differences between standard and enhanced coverage, and contact us if you have questions.

FURTHER READING: [STANDARD V. ENHANCED IN REAL LIFE TITLE INSURANCE REAL LIFE CLAIMS SERIES](#)

COVERAGE	ENHANCED	STANDARD
A third party claims interest in title	X	X
Improperly executed document	X	X
Pre-policy forgery, fraud or duress	X	X
Defective recording of documents	X	X
Lien placed on your title because:	X	X
A. a security deed		
B. judgement, tax, special assessment		
C. a charge by a home owner's association		
Unmarketable title	X	X
Mechanic's liens	X	X
Forced removal of structure because:	X	
A. it encroaches onto another property or easement		
B. it violates an existing zoning law*		
C. violations of a restriction in Schedule B		
Land cannot be used for Single Family Dwelling (SFD) because use violates a restriction in Schedule B or a zoning ordinance	X	
Unrecorded easements	X	
Pays rent for substitute land or facilities	X	
Rights under unrecorded leases	X	
Plain language	X	
Building permit violations*	X	
Compliance with Subdivision Map Act, if any*	X	
Restrictive covenant violations	X	
Discriminatory covenants	X	
Covenant violation resulting in reversion	X	
Violations of building setbacks	X	
Enhanced marketability	X	
Access – Enhanced vehicular and pedestrian access	X	
Map, if any, not consistent with legal description	X	
Post-policy forgery	X	
Post-policy encroachment	X	
Post-policy damage from minerals or water extraction	X	
Post-policy living Trust coverage for Trustee	X	
Post-policy living Trust coverage for Beneficiary	X	
Post-policy automatic increase in value up to 150%	X	
Post-policy adverse possession	X	
Post-policy cloud on title	X	
Post-policy prescriptive easement	X	
Boundary walls and fence encroachment*	X	
Insurance coverage forever	X	

* Subject to a deductible and maximum indemnity liability, which may be less than the policy amount. Note: You may change your type of coverage anytime prior to closing.