

COMPARE COVERAGE

STANDARD V. ENHANCED

COVERAGE	ENHANCED	STANDARD
A third-party claims interest in title	X	X
Improperly executed document	Х	Χ
Pre-policy forgery, fraud or duress	X	Χ
Defective recording of documents	X	Χ
Lien placed on your title because:		
A. a security deed	X	X
B. judgement, tax, special assessment	^	^
c. a charge by a homeowner's association		
Unmarketable title	Χ	Χ
Mechanic's liens	X	X
Forced removal of structure because:		
A. it encroaches onto another property or easement		
B. it violates an existing zoning law*	X	
c. violations of a restriction in Schedule B	X	
Land cannot be used for Single Family Dwelling (SFD) because	X	
use violates a restriction in Schedule B or a zoning ordinance	Λ	
Unrecorded easements	Χ	
Pays rent for substitute land or facilities	X	
Rights under unrecorded leases	Χ	
Plain language	X	
Building permit violations*	Χ	
Compliance with Subdivision Map Act, if any*	X	
Restrictive covenant violations	Χ	
Discriminatory covenants	X	
Covenant violation resulting in reversion	Χ	
Violations of building setbacks	X	
Enhanced marketability	Х	
Access – Enhanced vehicular and pedestrian access	Χ	
Map, if any, not consistent with legal description	Χ	
Post-policy forgery	Χ	
Post-policy encroachment	X	
Post-policy damage from minerals or water extraction	Χ	
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%	Х	
Post-policy adverse possession	Х	
Post-policy cloud on title	Х	
Post-policy prescriptive easement	Х	
Boundary walls and fence encroachment*	X	
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^{*} Subject to a deductible and maximum indemnity liability, which may be less than the policy amount. Note: You may change your type of coverage any time prior to closing.

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