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

	ALTA	EAGLE
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		

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