



Homeowner's Policy Comparison Chart POLICY COVERAGE

Standard Form Owner's Policy with Homeowner's Endorsement (2006)	Homeowner's Policy of Title Insurance	Extended Coverage Owner's Title Insurance w/ Homeowner's Endorsement (2006)
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POLICY RATE SURCHARGE:	NONE	10%	30-40%
THE FOLLOWING CHART PROVIDES GENERAL INFORMATION ONLY AND SHOULD NOT BE RELIED UPON AS A STATEMENT OF COVERAGE			
1. Someone else owns an interest in your title.	●	●	●
2. Someone else has rights affecting your title due to unrecorded leases, contracts or options.		●	●
3. Someone else claims rights due to forgery or impersonation.	●	●	●
4. Someone else has an unrecorded easement on the land.		●	●
5. Someone else has a right to limit your use of the land.	●	●	●
6. Your title is defective. Some of the defect are: – Unauthorized transfer or conveyance of title. – Not creating a valid document by electronic means. – A document is not properly signed, sealed, acknowledged, delivered or recorded. – A document is not properly filed, recorded or indexed in the public records. – Signed using falsified, expired, or invalid power of attorney.	●	●	●
7. Any of Covered Risks 1 through 6 occurring after the Policy Date.		●	
8. Someone else has a lien on your title, including a: – Mortgage – Judgment, tax lien or special assessment – Mechanic's Lien for labor/materials furnished before the policy date – Homeowner's/condo association lien.	●	●	●
9. Someone else has an encumbrance on your title.	●	●	●
10. Someone else claims rights affecting your title due to fraud, duress, incompetency or incapacity.	●	●	●
11. You do not have both actual vehicle and pedestrian access, based upon a legal right.		●	
12. You are forced to correct or remove an existing violation of any CC&R, even if the CC&R is excepted in Schedule B. However, you are not covered for any violation that relates to: – Obligation to perform maintenance or repair on the land or – Environmental protection of any kind if no notice is recorded claiming a violation exists.		●	
13. Your title is lost or taken because of a violation of any CC&R, which occurred before you acquired title, even if the CC&R is excepted in Schedule B.		●	
14. The violation or enforcement of those portions of any law or government regulation concerning: – Building – Land use – Zoning – Improvements on the Land – Land division – Environmental protection if there is a notice recorded in the public records.	●	●	●
15. An enforcement action based on the exercise of a government police power not covered in by Risk 14 if a notice is recorded.	●	●	●
16. Because of an existing violation of a subdivision law or regulation: – You are unable to obtain a building permit. – You are required to correct or remove the violation. – Someone else refuses to perform a contract to purchase the land, lease it or mortgage loan on it.		●*	
17. You lose title to any part of the land because of the right to condemn it if: – There is a notice of the exercise recorded in the public records that describes any part of the land. – The taking of the land happened before policy start date and you bought the land without knowing of the taking.	●	●	●
18. You are forced to remove or remedy your existing structures – other than boundary walls or fences – because any portion was built without a building permit.		●*	
19. You are forced to remove or remedy your existing structures, because they violate an existing zoning law or regulation.	●**	●*	●**
20. You cannot use the land, because use as a single family dwelling violates an existing zoning law or regulation.	●	●	●
21. You are forced to remove your existing structures because they encroach onto your neighbor's land. If the encroaching structures are boundary walls or fences, the coverage is subject to a deductible and a maximum liability amount.	●**	●*	●**
22. Someone has a legal right to, and does, refuse to purchase the land, lease it, or make a mortgage on it, because your neighbor's existing structures encroach onto the land.		●	●

Please see exceptions on next page:

* Denotes limitations and deductibles apply to this coverage

** Refers to residential structure

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**Homeowner's
Policy Comparison Chart
POLICY COVERAGE**
continued

	Standard Form Owner's Policy with Homeowner's Endorsement (2006)	Homeowner's Policy of Title Insurance	Extended Coverage Owner's Title Insurance w/ Homeowner's Endorsement (2006)
23. You are forced to remove your existing structures because they encroach onto an easement or over a building setback line, even if the easement or building setback line is excepted in Schedule B.	● **	●	● **
24. Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B.	●	●	●
25. Your existing improvements are damaged because of the future exercise of a right to use the surface of the land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the land or from Schedule B.	● **	●	● **
26. Someone else tries to enforce a discriminatory CC&R, based upon race, color, religion, sex, handicap, familial status or national origin.		●	
27. A taxing authority assess supplemental real estate taxes not previously assessed for any period before the Policy Date, because of construction or a change of ownership or use that occurred before the Policy Date.		●	
28. Your neighbor builds any structure after the Policy Date – other than boundary walls or fences – which encroach onto the land.		●	
29. Your title is unmarketable, which allows someone else to refuse to perform a contract to purchase the lease it or make a mortgage loan on it.	●	●	●
30. Someone else owns and interest in your title because a court order invalidates a prior transfer due to bankruptcy, insolvency or creditors' rights.		●	
31. The residence with the address shown in Schedule A is not located on the land at the policy date.		●	
32. The map, if any, attached to this policy does not show the correct location of the land according to the public records.		●	
33. Any facts, rights, interests or claims not shown by the public records, but which could be shown by an inspection of the land or asserted by person in possession.		●	●
34. Easements, except underground easements, not shown by the public records.		●	●
35. Discrepancies, conflicts in boundary lines, shortage in the area, encroachments, or any other facts which correct survey of the land would disclose, and which are not shown by the public records.			●

* Denotes limitations and deductibles apply to this coverage

** Refers to residential structure



**RESIDENTIAL OWNER'S POLICIES
COVERAGE COMPARISON**

DISCLAIMER: The following chart provides general information about the coverage available under the three policies identified. The following chart may not be relied upon as a statement of coverage for an individual insured. In all cases, the specific policy language in the policy issued to an insured shall constitute the terms and conditions of the title company's obligations to its insured.

ITEM 16: Deductible applies, the lesser of 1% or \$2,500 of the liability under the policy.
Maximum liability for this coverage is \$10,000.

ITEM 18: Deductible applies, the lesser of 1% or \$5,000 of the liability under the policy.
Maximum liability for this coverage is \$25,000.

ITEM 19: Deductible applies, the lesser of 1% or \$5,000 of the liability under the policy.
Maximum liability for this coverage is \$25,000.

ITEM 21: Deductible applies, the lesser of 1% or \$2,500 of the liability under the policy.
Maximum liability for this coverage is \$5,000.

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