

Policy Coverage Comparison Chart

	<u>Standard Policy</u>	<u>Enhanced Policy</u>
Provides Protection Against:		
Right of vehicular access to and from land	NO	YES
Damage to existing structures due to exercise of easement affecting property	NO	YES
Forced removal of a building resulting from zoning certain violations	NO	YES
Forgery of deed after closing	NO	YES
Violations of restrictive covenants	NO	YES
Prior owner's failure to obtain the proper building permits	NO	YES
Neighboring land encroachments after the date of the policy	NO	YES
Subdivision issues	NO	YES
Inability to use land as a single family residence	NO	YES
Additional Benefits/Highlights:	NO	YES
Automatic increase in coverage	NO	YES
Continued coverage upon transfer to Trust	NO	YES
Covered risk events occurring after the policy date	NO	YES
Any defect in title existing at the time of your purchase	YES	YES
Prior recorded mortgage, judgments and other liens	YES	YES
Title being vested in someone other than seller	YES	YES
Right of pedestrian access to land	YES	YES

*This chart is not exhaustive in its discussion of coverage. In addition, coverage is limited by standard exclusions, as well as any specific encumbrances or easements, which are recorded against the property. Certain deductibles may apply. Coverage is only available on selective types of properties.