

| | STANDARD | HOMEOWNER'S POLICY |
|---|----------|--------------------|
| Someone else owns a record interest in your title | ✓ | ✓ |
| A document is not properly signed, acknowledged or delivered | ✓ | ✓ |
| Forgery, fraud, duress, incompetency, incapacity or impersonation | ✓ | ✓ |
| Defective recording of a document | ✓ | ✓ |
| Unmarketability of title | ✓ | ✓ |
| Lack of a right of access to and from the land | ✓ | ✓ |
| Mechanic's lien protection | X | ✓ |
| Forced removal of the residential structure – encroachments | X | ✓ |
| Liens by the homeowner's association | X | ✓ |
| Others have rights arising out of leases, contracts or options | X | ✓ |
| Post-policy encroachment | X | ✓ |
| Post-policy forgery | X | ✓ |
| Building permit violations – forced removal | X | ✓ |
| Subdivision law violations | X | ✓ |
| Zoning violations- forced removal | X | ✓ |
| Restrictive covenant violations | X | ✓ |
| Enhanced access coverage | X | ✓ |
| Location of the land on a map | X | ✓ |
| Exercise of mineral rights | X | ✓ |
| Living trust coverage | X | ✓ |
| Automatic policy amount increase | X | ✓ |

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