

Don't Risk It and Lose Valuable Coverage

The *Enhanced Title Insurance Policy*...

... provides you with valuable coverages which are not provided for in the *Standard Title Insurance Policy*. Unlike the traditional standard policy, the *Enhanced Title Insurance Policy* expands your coverage by providing protection into the future. With the Superior coverage the *Enhanced Title Insurance Policy* provides, you can be assured of the best protection available.

ADDED PROTECTION FOR LIFE'S BIGGEST INVESTMENT.

HERE ARE SOME ENHANCED POLICY FEATURES NOT PROVIDED BY THE STANDARD POLICY

Value-Added Protection. At no extra cost, your coverage automatically increases as the value of your home increases, (10% increase per year for five years) up to 150% of the original policy limit.

Mechanics' Liens. Under recently amended law, this lien can be filed up to six months after a contractor or supplier finished their work; ***even after you've settled and moved into your new home.*** This very important covered risk protects you in the event contractors, subcontractors or suppliers file liens against your home, claiming they were not paid for work they performed or materials they supplied during the construction process.

Building Permit Violations. Protects you against certain losses incurred when no legal building permit was obtained for work done on your property.

Fraud and Forgery. Protects you against most fraud and forgeries AFTER the policy is issued.

Subdivision and Zoning Law Violations. Protects you against any loss arising from violations of existing subdivision laws or regulations and provides coverage if the land you purchased is not properly zoned for a 1-to-4 family residential home or condominium.

Easements. Protects you against any loss if you are required to remove any existing structures because they encroach into an easement or over a building setback line.

Encroachments. Provides coverage if you are forced to remove any structures, other than boundary walls or fences, which are located on your property because of encroachment onto a neighbor's property. Also protects you AFTER the policy is issued if a neighbor builds a structure, other than boundary walls or fences, which encroach onto your property.

Violation of Restrictions on Your Land. Protects you against loss of title to your land due to a violation of restrictions and covenants that occurred BEFORE you purchased the property.

Rent and Relocation Coverage. Provides rent for a reasonably equivalent residence during the pendency of any claim and reasonable cost to relocate your personal property.

Lifetime Continuation of Coverage. This policy insures you forever, even after you no longer own the property.

Limitations and exclusions apply.

See your Landmark Abstract representative for additional details.



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*We help people achieve
their dreams.*

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*See for yourself...
compare the differences.*

| Coverage Item | Standard Policy | Enhanced Policy |
|----------------------------------------|-----------------|-------------------|
| Building Permit Violations | No | Yes |
| Enhanced Access Coverage | No | Yes |
| Subdivision Coverage | No | Yes |
| Violation of Restrictions on Your Land | No | Yes |
| Coverage Extended to Trusts | No | Yes |
| Enhanced Encroachment Coverage | No | Yes |
| Post Policy Forgery Protection | No | Yes |
| Five-Year Inflation Protection | No | Yes (10%/Year) |

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ABSTRACT**