

## Don't Risk Losing Valuable Coverage



### Get an Enhanced Title Insurance Policy

An Enhanced Title Insurance Policy provides you with valuable coverage not included in a Standard Title Insurance Policy. Unlike the traditional standard policy, the Enhanced Title Insurance Policy expands your coverage by providing protection into the future. By providing superior protection, you can be assured that you are getting the best protection available with an Enhanced Title Insurance Policy.

### ➔ Protection for Life's Biggest Investment

- **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.
- **Building Permit Violations.** Protects you against certain losses incurred when no legal building permit was obtained for work done on our 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 from the violations of existing subdivision laws or regulations, and provides coverage if the land you purchased is not property 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 set-back line.
- **Encroachments.** Provides coverage if you are forced to remove any structures, other than boundary walls or fences, which are located on you 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 you property.
- **Violation and Restrictions on Your Land.** Protects you against lost 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 reasonable equivalent residence during the pendency of any claim and reasonable cost to relocate your personal property.
- **Lifetime Continuation of Coverage.** This policy insured you forever, even after you no longer own the property.

*Limitations and exclusions apply.*

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% a year)

*We help people  
achieve their dreams!*

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