



# POLICY COVERAGE COMPARISON

## CT, MA, RI, NH AND ME

	STANDARD OWNER POLICY	EXPANDED OWNER POLICY
<b>GENERAL COVERAGE</b>		
Insures against someone else owning an interest in your land	✓	✓
Insures against unmarketable title	✓	✓
Insures against any defect in or lien or encumbrance on the title that occurred BEFORE you took title such as:	✓	✓
1) Forgery, fraud, incapacity or impersonation	✓	✓
2) Failure of an entity to have authorized a conveyance	✓	✓
3) Defective document affecting title (not properly created, executed, witnessed, sealed, acknowledged)	✓	✓
4) Failure of deed to be properly filed and indexed in land records	✓	✓
5) Failure of deed due to defective or fraudulent power of attorney	✓	✓
6) Defective judicial or administrative proceeding	✓	✓
Insures against 1-6 occurring AFTER you take title to the property		✓
<b>ACCESS</b>		
Insures a general right of access to and from the land	✓	✓
Insures a right of actual vehicular and pedestrian access to and from the land		✓
<b>BANKRUPTCY</b>		
Insures against title being defective because a transfer occurring back in the chain of title can be set aside or attacked using Federal bankruptcy, state insolvency or similar creditors' rights laws, or because your deed constitutes a preferential transfer because of a defective recording	✓	✓
<b>BUILDING PERMIT VIOLATIONS</b>		
Insures you if you are forced to remove or remedy your existing home and/or outbuildings because any of them was built without obtaining a building permit		✓
Insures you if your existing home/outbuildings are damaged because someone else is using/maintaining an easement on your property		✓
<b>ENCROACHMENTS</b>		
Insures you if your neighbor builds any structures which encroach onto your land AFTER you take title to the property		✓
Insures your title without a broad exception for "anything a survey would show" (without having to buy a new survey before you take title)		✓
<b>PRIVATE RESTRICTION VIOLATIONS</b>		
Insures you if you are forced to correct or remove a violation of a restriction, even if the restriction is listed in the policy as an exception		✓
Insures against the risk that the property can't be used as a single-family residence because such a use violates a restriction shown in Schedule B		✓
<b>SUBDIVISION LAW VIOLATIONS</b>		
Insures against violations of subdivision laws if, as a result of the subdivision violation, you are unable to get a building permit or you are unable to sell/mortgage/lease your property or you are required to correct the subdivision violation		✓
<b>UNPAID TAXES/LIENS</b>		
Insures against unpaid real estate taxes or assessments	✓	✓
Insures against supplemental real estate taxes assessed AFTER you take title as a result of a construction or change of ownership that occurred before you took title		✓
<b>ZONING VIOLATIONS</b>		
Insures against the risk that the property can't be used as a single-family residence because such a use violates an existing zoning law		✓
Insures you if you are forced to remove or remedy your existing home and/or outbuildings because any of them violates an existing zoning law		✓

This is intended as a general comparison only and should not be used to construe or expand your policy's coverage; consult your final title insurance policy for Covered Risks, Definitions, Exclusions, Exceptions and Conditions.