

TITLE POLICY COVERAGE

California



Protection From:	ALTA Home-owners	ALTA Standard or CLTA		ALTA Home-owners	ALTA
Someone else owns an interest in your title	X	X	Lack of vehicular and pedestrian access	X	
A document is not properly signed	X	X	Map not consistent with legal description	X	
Forgery, fraud, duress in the chain of title	X	X	Post-policy adverse possession	X	
Defective recording of any document	X	X	Post-policy cloud on title	X	
There are restrictive covenants	X	X	Post-policy prescriptive easement	X	
There is a lien on your title because there is:			Covenant violation resulting in your title reverting to a previous owner	X	
a) a deed of trust	X	X	Violation of building setback regulations	X	
b) a judgement, tax, or special assessment	X	X	Discriminatory covenants	X	
c) a charge by a HOA	X	X	Other Benefits:		
Title is unmarketable	X		Pays rent for substitute land or facilities	X	
Mechanics lien	X		Rights under unrecorded leases	X	
Forced removal of a structure because it:			Plain language statements of policy coverage and restrictions	X	
a) extends on another property and/or easement	X		Compliance with Subdivision Map Act	X	
b) violates a restriction in Schedule B	X		Coverage for boundary wall or fence encroachment*	X	
c) violates an existing zoning law*	X		Added ownership coverage leads to enhanced marketability	X	
Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	X		Insurance coverage for a lifetime	X	
Unrecorded lien by a homeowners association	X		Policy adopted by the California Land Title Association (CLTA)	X	
Unrecorded easements	X		Post-policy inflation coverage with automatic increase in value up to 150% over five years	X	
Building permit violations*	X		Post-policy Living Trust coverage	X	
Restrictive covenant violations	X				
Post-policy forgery	X				
Post-policy encroachment	X				
Post-policy damage from extraction of minerals or water	X				

All information deemed reliable but not guaranteed. For more detailed information, contact the establishment listed. If you have a brokerage relationship with another agency, this is not intended as a solicitation.