

POLICY COVERAGE COMPARISON

For **CT, MA, RI, NH,** and **ME**

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.

STANDARD **EXPANDED**
OWNER OWNER
POLICY POLICY

	STANDARD OWNER POLICY	EXPANDED OWNER POLICY
GENERAL COVERAGE		
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		✓
ACCESS		
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		✓
BANKRUPTCY		
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	✓	✓
BUILDING PERMIT VIOLATIONS		
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		✓
EASEMENTS & ENCROACHMENTS		
Insures you if your existing home or outbuildings are damaged because someone else is using or maintaining an easement excepted in Schedule 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)		✓
PRIVATE RESTRICTION VIOLATIONS		
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		✓
SUBDIVISION LAW VIOLATIONS		
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		✓
UNPAID TAXES/LIENS		
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		✓
ZONING VIOLATIONS		
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		✓



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