

# What your policy is really covering.

#### STANDARD OWNER'S POLICY

Does **NOT** protect you from:

Permit & Zoning Violations that are not recorded when you purchased the property.

#### **EXPANDED OWNER'S POLICY**

Offers **LIMITED** protection from:

Permit & Zoning Violations that are on record at the time you purchased the property:

Building Permit **Denials** or difficulties when trying to sell, lease or mortgage the property (only as to subdivision reg. violations);

Forced removal or correction of an unpermitted structure on the property.

## You need better coverage.

**CATIC's MUNICIPAL VIOLATION ENDORSEMENT** for the Expanded Owner Policy protects you from **EVERYTHING** covered in the Standard & Expanded Owner's Policy PLUS:



### + Enhanced structure coverage for:

Building Permit issues as they relate to fences, pools & boundary walls;

Certificate of Occupancy Issues.



### **Enhanced** violation coverage for:

Past violations that were not recorded in the land records:

Violations that may affect the sale, lease or mortgage of your property;

Violations that may prevent you from obtaining a building permit;

Fines.

An additional \$350 covers you with the **BEST POLICY** in the CT market.

What are you waiting for?



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