



THE LAW FIRM OF
McLain & Merritt

COVERAGE	Standard Policy	Enhanced Policy
Someone else owns your property	X	X
Improperly executed documents	X	X
Pre-policy forgery, fraud and duress	X	X
Defective recording of any document	X	X
Undisclosed restrictive covenants	X	X
A lien on your title b/c of a Security Deed, judgment, tax or special assessment, or a charge by a homeowner's association	X	X
Unmarketable title	X	X
Mechanics' liens		X
Forced removal of a structure which encroaches onto another property or easement		X
Forced removal of a structure which violates an existing law**		X
Forced removal of a structure because of a violation of a restriction in Schedule B		X
Inability to use land for single family dwelling because of a violation of a zoning ordinance or restriction in Schedule B		X
Pays rent for substitute land or facilities		X
Rights under unrecorded leases		X
Plain language		X
Unrecorded easements		X
Building permit violations**		X
Compliance with Subdivision Map Act, if any**		X
Restrictive covenant violations		X
Access-Vehicular & Pedestrian based on legal right		X
Map, if any, not consistent with legal description		X
Covenant violation resulting in reversion		X
Enhanced marketability		X
Violations of building setbacks		X
Discriminatory covenants		X
POST POLICY forgery		X
POST POLICY encroachment		X
POST POLICY damage from minerals or water extraction		X
POST POLICY Living Trust Coverage for Trustee		X
POST POLICY Living Trust Coverage for Beneficiary		X
Access – Actual vehicular & pedestrian access		X
POST POLICY automatic increase in value up to 150%		X
POST POLICY adverse possession		X
POST POLICY cloud on title		X
POST POLICY prescriptive easement		X
Boundary walls and fence encroachment**		X
Insurance coverage forever		X

DISCLAIMER: Each title company's coverage varies. This chart represents the general differences between the standard and enhanced policies. McLain & Merritt, P.C. does not make any guarantee that the coverage's listed are insured by each company in the respective title policy.

**Subject to deductible and maximum indemnity liability, which may be less than the policy amount.