

POLICY COVERAGE COMPARISON

For PA and NJ

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 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		✓