

**FEATURES OF EXTENDED COVERAGE OWNER'S POLICY FORM  
COMPARED WITH  
TRADITIONAL OWNER'S POLICY FORM**

NOTE: This is intended merely as a general reference and not as a part of, substitute for or amendment to the title insurance policy form itself. All references are subject to the insuring clauses, exclusions, conditions and exceptions of the policy.

<b>DESCRIPTION OF RISK</b>	<b>EXTENDED COVERAGE</b>	<b>TRADITIONAL COVERAGE</b>
Forgery after policy date creating adverse claim or lien on title	Covered	Not Covered
Interests in or limitations upon title arising after policy date because of leases, options, contracts or easements	Covered	Not Covered
Lack of pedestrian and vehicular access in particular	Covered	Not Covered
Mechanics' liens arising after date of policy for labor and material furnished prior to the policy date	Covered	Not Covered
Forced removal or correction of existing violation of covenants, conditions or restrictions	Covered even if exception taken to Covenants, Conditions & Restrictions	Covered unless exception taken to Covenants, Conditions & Restrictions
Loss of title because of violation of covenants, conditions or restrictions that occurred before acquisition of title	Covered even if exception taken to Covenants, Conditions & Restrictions	Covered unless exception taken to Covenants, Conditions & Restrictions
Lack of marketability of title, or inability to obtain a building permit, due to violation of subdivision regulations	Covered, subject to deductible amount and \$10,000 maximum liability of Company	Not Covered
Forced removal or correction of improvement other than boundary wall or fence built without benefit of valid building permit	Covered, subject to deductible amount and \$25,000 maximum liability of Company	Not Covered
Forced removal or correction of existing structure due to violation of zoning law	Covered, subject to deductible amount and \$25,000 maximum liability of Company	Not Covered
Inability to use land because use as single family residence violates zoning law	Covered	Not Covered
Forced removal of existing structure encroaching upon adjoining land	Covered, subject to deductible amount and \$5,000 maximum liability of Company if existing structure is a boundary wall or fence	Not Covered
Forced removal of existing structure encroaching onto easement or violating building restriction line	Covered, even if there is an exception for the easement or building restriction line	Covered unless easement or building restriction line excepted
Damage to structure from exercise of right to maintain or use easement	Covered, even if there is an exception for the easement	Covered, unless easement excepted
Damage to improvements due to future exercise of right to use surface of land for extraction of minerals or water	Covered, even if those rights excepted	Covered unless those rights are excepted
Supplemental taxes assessed after policy date because of new construction	Covered	Not Covered
Encroachment of neighboring structures erected after date of policy	Covered	Not Covered
Failure of residence located on land to bear street address shown in policy	Covered	Not Covered
Failure of map, if any, attached to policy to show correct location of land	Covered	Not Covered