

# COMPARISON OF TITLE INSURANCE COVERAGE

	STANDARD	HOMEOWNER'S POLICY
Someone else owns a record interest in your title	✓	✓
A document is not properly signed, acknowledged or delivered	✓	✓
Forgery, fraud, duress, incompetency, incapacity or impersonation	✓	✓
Defective recording of a document	✓	✓
Unmarketability of title	✓	✓
Lack of a right of access to and from the land	✓	✓
Mechanic's lien protection	X	✓
Forced removal of the residential structure – encroachments	X	✓
Liens by the homeowner's association	X	✓
Others have rights arising out of leases, contracts or options	X	✓
Post-policy encroachment	X	✓
Post-policy forgery	X	✓
Building permit violations – forced removal	X	✓
Subdivision law violations	X	✓
Zoning violations- forced removal	X	✓
Restrictive covenant violations	X	✓
Enhanced access coverage	X	✓
Location of the land on a map	X	✓
Exercise of mineral rights	X	✓
Living trust coverage	X	✓
Automatic policy amount increase	X	✓



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This is only a brief outline of the important policy features. Please be aware that coverage features are subject to change. The policies explain in detail the rights and obligations of the Insured and the Company.

Old Republic strongly recommends that consumers confer with their title insurer as underwriting requirements vary among companies and further, obtain guidance and advice from qualified professionals, including attorneys specializing in Real Property, Trusts and/or Title Insurance as to which coverage is most suitable to the needs of the consumer

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