

## TITLE INSURANCE OPTIONS FOR OWNERS

**Standard coverage** insures as of the Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured reason of:

- Title to the estate or interest described in Schedule A being vested other than as stated therein
- Any defect in or lien or encumbrance on the title
- Unmarketability of the title
- Lack of right of access to and from the land

**Extended Coverage** provides the same coverage as the standard title policy with additional insurance for certain unrecorded matters affecting title to the land. These include:

- Boundary problems or disputes
- Other parties in possession of the land
- Unrecorded easements
- Unrecorded mechanics liens

**CoverageOne** or the **ALTA Homeowner's Policy** of Title Insurance is the most comprehensive title coverage available for single-family residential real estate. This policy includes the same coverage as the extended title policy, but also assures the insured that there is protection relating to:

- The forced removal or remedy for existing violations of covenants, conditions, restrictions, subdivision laws, and zoning laws
- A loss of use due to an existing violation of zoning laws
- The forced removal or remedy for encroachment onto neighbor's land
- A remedy if the title is unmarketable due to a neighbor's encroachment onto the land
- Greater access coverage than other title insurance policies



# Policy Guide

### SOUTHWEST IDAHO

Eagle  
P. 208.493.0200  
Boise  
P. 208.424.8511  
Meridian  
P. 208.493.6350  
Nampa  
P. 208.475.1155  
Caldwell  
P. 208.614.6500

### SOUTHEAST IDAHO

Idaho Falls  
P. 208.522.7895  
Arco  
P. 208.527.8517

### NORTH IDAHO

Coeur d'Alene  
P. 208.770.2575

### MAGIC VALLEY IDAHO

Burley  
P. 208.878.3524  
Rupert  
P. 208.436.0606  
Jerome  
P. 208.324.3357  
Gooding  
P. 208.934.8477  
Twin Falls  
P. 208.933.2650  
Sun Valley  
P. 208.726.9341

There *is* a difference.

	COVERAGE DESCRIPTION	Policy Type		
		Standard Coverage	Extended Coverage	Coverage One
1	Someone owns an interest in your title.	•	•	•
2	Someone has rights affecting your title from leases, contracts, or options.	•	•	•
3	Someone claims title rights arising out of forgery or impersonation.	•	•	•
4	Someone has an unrecorded easement or claims of an easement on the land.		•	•
5	Someone has a lien on your title including:		•	•
	a. Unrecorded mortgage.		•	•
	b. Unrecorded judgment, state or federal tax lien, or special assessment.		•	•
	c. Unrecorded mechanics lien, occurring before or after policy date.		•	•
6	Someone claims rights based on fraud, duress, incompetence or incapacity.	•	•	•
7	Damage to structure resulting from the exercise of any right to use that land for extraction or development of minerals.		•	•
8	A document on which your title is based is invalid because it was not properly signed, sealed, acknowledged, delivered, or recorded.	•	•	•
9	Your title is unmarketable, which allows someone to refuse to perform a contract to purchase the land, lease it, or make a mortgage on it.	•	•	•
10	The residence with the address shown on Schedule A is not located on the land at the policy date.	•	•	•
11	Someone has an encumbrance on your title.	•	•	•
12	You do not have both actual vehicular and pedestrian access to and from the land, based upon a legal right.			•
13	You are forced to remove or correct an existing violation of any covenant, condition, or restriction affecting the land, even if the covenant, condition, or restriction is excepted in Schedule B.			•
14	Your title is lost or taken because of a violation of any covenant, condition, or restriction which occurred before you acquired your title, even if the covenant, condition, or restriction is excepted on Schedule B.			•
15	Because of an existing violation of a subdivision law or regulation affecting the land:			•
	a. You are unable to obtain a building permit.			•
	b. You are forced to correct or remove the violation.			•
	c. Someone has a legal right to purchase the land, lease it, or make a mortgage on it, but refuses to perform on the contract.			•
16	You are forced to remove or remedy existing structures or any part of them (other than boundary walls or fences) because any portion of them was built without obtaining a building permit from the proper government office.			•
17	You are forced to remove or remedy existing structures, or any part of them, because they violate an existing zoning law or zoning regulation.			•
18	You cannot use the land because use as a single-family residence violates an existing zoning law or zoning regulation.			•
19	You are forced to remove your existing structures because they encroach onto your neighbor's land.			•
20	Someone has a legal right to purchase the land, lease it, or make a mortgage on it, but refuses to perform on the contract because the neighbor's existing structures encroach onto the land.			•
21	You are forced to remove your existing structures because they encroach onto an easement or over a building set-back line even if the easement or building set-back line is excepted in Schedule B.			•
22	Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B.			•
23	Your existing improvements (or a replacement or modification made to them after the policy date) including lawns, shrubbery, trees, are damaged because of the future exercise of a right to use the surface of the land for the extraction or development of minerals, water, or any other substance, even if those rights are excepted or reserved from the description of the land or excepted in Schedule B.			•
24	Someone tried to enforce a discriminatory covenant, condition, or restriction that they claim affects your title which is based upon a race, color, religion, sex, handicap, familial status, or national origin.			•
25	A taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or a change of ownership or use that occurred before the policy.			•
26	Your neighbor builds any structures after the policy date other than the boundary walls or fences which encroach onto the land.			•
27	The map, if any, attached to the policy does not show the correct location of the land according to the public records.			•

Increased Policy Amount. The policy amount then in force will increase by ten percent (10%) of the Policy Amount shown on Schedule A each year for the first five years following the Policy Date shown in Schedule A, up to one hundred fifty percent (150%) of the Policy Amount shown in Schedule A.

The ALTA Homeowner's Policy coverage has certain deductibles, liability limitations, exceptions and exclusions.

Disclaimer: All policies are subject to liability limitations, exceptions, exclusions, and additional requirements may be added for any coverage above the standard.