

**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.

| DESCRIPTION OF RISK | EXTENDED COVERAGE | TRADITIONAL COVERAGE |
|--|--|--|
| 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 |