



TOEPP Owner's Policy

The benefits of TOEPP Owners Policy versus the Standard Alta Owner's Policy

TOEPP Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the TOEPP Owner's Policy offer the highest levels of protection available to homeowners.

TOEPP Policy benefits you won't get with a Standard ALTA Owner's Policy

- T Post-policy Forgery
- T Post-policy Encroachments
- T Post-policy Adverse Possession
 - u Coverage extended to homeowner when someone claims to have the insured's title arising out of someone else's continued use and occupancy
- T Post-Policy Easement by Prescription
 - u Coverage if another claims right to use a part of the insured's land as an easement because of continuous use over time
- T Building Permit and Zoning Violation
 - u Coverage for losses up to \$25,000, after a small deductible, for building permit violations and forced remediation of zoning violations, and up to the full policy amount for forced removal of structures due to zoning violations
- T Expanded Access
 - u Expanded to include both vehicular and pedestrian access to and from land, based upon legal right
- T Encroachment of Improvements onto Easements and Set-backs
- T Subdivision Violation
 - u Homeowners are covered up to \$10,000, after a small deductible, for protection against subdivision violations prior to purchase
- T Restrictive Covenant Violations
 - u Coverage provided for violations of restrictive covenants, occurring before homeowner acquired land if the homeowner is forced to correct or remove the violation or if the homeowner's title is lost or taken because of the violation
- T Structural Damage for Mineral Abstraction or Easement Use
- T Encroachment of Boundary Walls and Fences
 - u Protection of up to \$5,000, after a small deductible, for encroachments onto a neighbor's land, onto an easement, or over a building set-back line



The Judicial Title Insurance Agency LLC
YOUR TITLE EXPERTS

As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact your JUDICIAL TITLE INSURANCE AGENCY representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.

Judicial Title Insurance Agency makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions.

Compare TOEPP Owner's Policy

TOEPP

ALTA
Standard

Protection from:

| | | |
|--|-------------------------------------|-------------------------------------|
| 1. Someone else owns an interest in your title | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2. A Document is not properly signed | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 3. Forgery, fraud, duress in the chain of title | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 4. Defective recording of any document | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. There are restrictive covenants | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 6. There is a lien on your title because there is: | | |
| a) A deed of trust | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| b) A judgment, tax, or special assessment | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| c) A charge by a homeowner's association | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 7. Title is unmarketable | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Mechanics lien | <input checked="" type="checkbox"/> | |
| 9. Forced removal of a structure because it: | | |
| a) Extends on another property and/or easement | <input checked="" type="checkbox"/> | |
| b) Violates a restriction in Schedule B | <input checked="" type="checkbox"/> | |
| c) Violates an existing zoning law* | <input checked="" type="checkbox"/> | |
| 10. Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance | <input checked="" type="checkbox"/> | |
| 11. Unrecorded lien by a homeowners association | <input checked="" type="checkbox"/> | |
| 12. Unrecorded easements | <input checked="" type="checkbox"/> | |
| 13. Building permit violations* | <input checked="" type="checkbox"/> | |
| 14. Restrictive covenant violations | <input checked="" type="checkbox"/> | |
| 15. Post-policy forgery | <input checked="" type="checkbox"/> | |
| 16. Post-policy encroachment | <input checked="" type="checkbox"/> | |
| 17. Post-policy damage from extraction of minerals or water | <input checked="" type="checkbox"/> | |
| 18. Lack of vehicular and pedestrian access | <input checked="" type="checkbox"/> | |
| 19. Map not consistent with legal description | <input checked="" type="checkbox"/> | |
| 20. Post-policy adverse possession | <input checked="" type="checkbox"/> | |
| 21. Post-policy prescriptive easement | <input checked="" type="checkbox"/> | |
| 22. Covenant violation resulting in your title reverting to a previous owner | <input checked="" type="checkbox"/> | |
| 23. Violation of building setback regulations | <input checked="" type="checkbox"/> | |
| 24. Discriminatory covenants | <input checked="" type="checkbox"/> | |
| Other Benefits: | <input checked="" type="checkbox"/> | |
| 25. Pays rent for substitute land or facilities | <input checked="" type="checkbox"/> | |
| 26. Rights under unrecorded leases | <input checked="" type="checkbox"/> | |
| 27. Plain language statements of policy coverage and restrictions | <input checked="" type="checkbox"/> | |
| 28. Subdivision Law Violation | <input checked="" type="checkbox"/> | |
| 29. Coverage for boundary wall or fence encroachment | <input checked="" type="checkbox"/> | |
| 30. Added ownership coverage leads to enhanced marketability | <input checked="" type="checkbox"/> | |
| 31. Insurance coverage for a lifetime | <input checked="" type="checkbox"/> | |
| 32. Post-policy inflation coverage with automatic increase in value up to 150% over five years | <input checked="" type="checkbox"/> | |
| 33. Post-policy Living Trust coverage | <input checked="" type="checkbox"/> | |

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* Deductible and maximum limits apply. Coverage may vary based on individual policy.