

(TOEPP) TIRSA OWNERS EXTENDED PROTECTION POLICY

The Judicial Title Insurance Agency is proud to offer the Tirsa Owners Extended Protection Policy (TOEPP). This policy affords protections which provide coverage beyond the standard policy to the owner/occupant purchasers of 1-4 family residential dwellings, including condominium units. Among the additional coverage:

- Identity Theft protection against fraud, forgery, or impersonation occurring after the closing. If a deed is recorded against the insured property with a forged signature, you're completely covered. The title company will do all the legwork necessary to rectify the situation, including bearing the cost of all litigation.
- Protection against violation of zoning laws, subdivision laws and local building ordinances which violations result in the forced removal of the structures or any part of the structures erected on the premises.
- Protection against lack of pedestrian **and** vehicular access to and from the premises.
- Protection against refusals to perform on a legal contract to purchase the premises because of encroachments from neighboring structures onto the premises.
- Protection against supplemental real estate tax assessments not previously assessed against the premises for any period prior to the policy date because of construction or a change in ownership status or use that occurred before the policy date.
- The TOEPP Policy has built in market value coverage, and automatically increases policy coverage to 150% in five years. (A \$500,000.00 policy increases to \$750,000.00!)

The protections offered under the TOEPP policy are beneficial to the consumer and crucial to the real estate practitioner engaged in the service of providing legal counsel to the purchasers of residential real estate.