

Types of Title Insurance

Standard Policy

Matters of public record * Title as shown on policy * Defects in liens or encumbrances * Marketability of title * Right to access * Forgeries * Capacity of parties * Mistaken identity * Incorrectly filed documents * Misrepresentation of marital status

Alta Residential or Plain Language

*Includes STANDARD COVERAGE plus **Labor & materialmen's liens * Right or claims of parties in possession of main dwelling * Encroachments * Violations of CC&R's * Violation of zoning ordinances * Inflation shield*

Alta Homeowners

*Includes STANDARD COVERAGE and ALTA RESIDENTIAL plus **Post policyforgery * Post policy encroachment * Post policy cloud on title * Post policy adverse possession * Post policy easement by prescription * Access coverage to include actual as well as legal * Subdivision law violations * Encroachment by boundary walls and fences * Restrictive covenant violations that occurred before the property was purchased * Expanded inflation shield * Building permit violations * Post policy environmental liens*

Alta

*Includes STANDARD COVERAGE plus **Taxes or assessments not shown on the records of the taxing authority or by public records * Defects not shown by public records but which would be discovered by inspection or inquiry of persons in possession * Easements, liens or encumbrances which are not shown by public records * Problems that a correct survey would disclose and which are not shown by public records * Labor and mechanics' liens which are not shown by public records*

The above is not a full statement of coverages and may vary depending upon the underwriter used.

Also, coverages may be increased in certain instances by endorsements.

STANDARD coverage usually is chosen by a non-owner occupant on various types of sales and second loan transactions.

ALTA RESIDENTIAL or PLAIN LANGUAGE coverage is available to only the owner/occupant of one to four unit dwellings. Protection may be increased to include **ALTA HOMEOWNERS**.

ALTA coverage may be chosen by anyone, subject to underwriter's approval and restrictions, but is generally required by traditional first lenders and high liability buyers



2400 E. Arizona Biltmore Circle
Suite 1150
Phoenix, AZ 85015

602-749-7000