

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

Eagle Owner's Policy

The benefits of First American Title's Eagle Owner's Policy versus the Standard ALTA Owner's Policy

First American Title's EAGLE Owner's Policy provides expanded title coverage for natural persons who purchase one-to-four family residences, including condominiums. Coverages included in the EAGLE Owner's Policy offer the highest levels of protection available to homeowners.

- **POST-POLICY FORGERY**
- **POST-POLICY ENCROACHMENTS**
- **POST-POLICY ADVERSE POSSESSION**
Coverage extended to homeowner when someone claims to have the insured's title arising out of someone else's continued use and occupancy
- **POST-POLICY EASEMENT BY PRESCRIPTION**
Coverage if another claims right to use a part of the insured's land as an easement because of continuous use over time
- **BUILDING PERMIT AND ZONING VIOLATION**
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
- **EXPANDED ACCESS**
Expanded to include both vehicular and pedestrian access to and from land, based upon legal right
- **ENCROACHMENT OF IMPROVEMENTS ONTO EASEMENTS AND SET-BACKS**
- **SUBDIVISION VIOLATION**
Homeowners are covered up to \$10,000, after a small deductible, for protection against subdivision violations prior to purchase
- **RESTRICTIVE COVENANT VIOLATIONS**
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
- **STRUCTURAL DAMAGE FOR MINERAL ABSTRACTION OR EASEMENT USE**
- **ENCROACHMENT OF BOUNDARY WALLS AND FENCES**
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



First American Title™



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

* Deductible and maximum limits apply. Not available to investors on 1- to 4-unit residential properties. Coverage may vary based on an individual policy.

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 a First American 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.