



Pennsylvania Enhanced Owner's Policy

The benefits of the Enhanced Owner's Policy versus the Standard Policy

Fidelity's Enhanced Policy provides expanded title coverage for owners of one to four unit family residences, including condominiums. The post-policy coverages automatically included in the Enhanced Owner's Policy offer the highest levels of protection available to our nation's homeowners.

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

- Post-policy Forgery
- Post-policy Encroachments
- Post-policy Cloud on Title
- 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 violation
- 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 ordered 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

This advertising is for informational purposes only. Actual coverage and your eligibility may vary by company and state. For exact terms, conditions, exclusions, eligibility and limitations, please contact a Sage Premier Settlements representative at SagePremier.com



Owner's Title Insurance Coverage – Which Policy is Right for You?

	POLICY COVERAGE	ALTA 2013 HOMEOWNER'S POLICY (ENHANCED)	ALTA 2006 OWNER'S POLICY
1.	Someone else owns an interest in your land	Covered	Covered
2.	Someone else has an easement on your land or other rights no listed on your policy	Covered	Covered
3.	You cannot obtain a loan or sell your land because of a defect in the title	Covered	Covered
4.	Your land has no actual vehicular and/or pedestrian access	Covered	Covered for legal access only
5.	A document in your title is forged after the policy date	Covered	Not Covered
6.	Your policy amount increases 10% per year up to 150% to cover increases in your property's value	Covered	Not Covered
7.	Your home is damaged due to use by others of an easement on the land, even if the easement is listed in your policy	Covered	Not Covered
8.	RESTRICTED COVENANT VIOLATIONS:		
	You are forced to move your home due to an existing violation of a restrictive covenant	Covered	Not Covered
	You lose your land due to an existing restriction violation	Covered	Not Covered
9.	ZONING AND SUBDIVISION VIOLATIONS:		
	You are unable to sell, build, mortgage or lease your land due to a violation of subdivision law	Covered; <i>subject to lesser of 1% or \$2,500 deductible and \$10,000 max</i>	Not Covered
	You are forced to remove existing structures (except boundary walls or fences) due to lack of a prior building permit or zoning violation	Covered; <i>subject to lesser of 1% or \$5,000 deductible and \$25,000 max</i>	Not Covered
	You are unable to use the property as a residence under existing zoning laws	Covered	Not Covered
10.	ENCROACHMENTS		
	You are forced to remove existing structures because they encroach onto your neighbor's land	Covered; <i>subject to lesser of 1% or \$2,500 deductible and \$10,000 max</i>	Not Covered
	Your neighbor builds a structure (other than a wall or fence) that encroaches onto your property after date of policy	Covered	Not Covered
	You cannot obtain or sell your property because your neighbor's structure encroaches onto your land	Covered	Not Covered
<p><i>NOTE: This chart is intended for comparison only. Please refer to the ALTA Homeowner's Policy (12-2-13) and the ALTA Owner's Policy (6-17-06) for specific insuring provisions, conditions, exclusions and exceptions.</i></p>			

Premium Example: Based on a \$200,000 purchase price

Owner's Policy: \$1,595.00

Homeowner's Policy (Enhanced): \$1,754.50

Additional premium for enhanced coverage: \$159.50