

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 owners of one-to-four family residences, including condominiums. The post-policy coverages automatically included in the EAGLE Owner's Policy offer the highest levels of protection available to our California homeowners.

Eagle 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 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
- ▼ Living Trust Coverage
 - ▶ Coverage includes not only the trustees of a trust, but the beneficiaries as well
- ▼ 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 Insurance Company

Comparison of Coverages / Residential Owner's Policies

Standard ALTA Policy versus The Second Generation Eagle Protection Owner's Policy

COVERAGE

- Someone else owns an interest in your title
- Improperly executed documents
- Pre-policy forgery, fraud and duress
- Defective recording of any document
- Undisclosed restrictive covenants
- A lien on your title because of a security deed, judgment, tax or special assessment, or a charge by a homeowner's association
- Unmarketable title
- Mechanics' liens
- Forced removal of a structure which encroaches onto your neighbor's land
- Forced removal of a structure which encroaches onto an easement or over a building setback line
- Forced removal of structure which violates existing zoning law *
- Forced removal of a structure because of a violation of a restriction in Schedule B
- Inability to use land for single-family dwelling because of a violation of a zoning ordinance or restriction in Schedule B
- Pays rent for substitute land or facilities
- Rights under unrecorded leases
- Plain language
- Unrecorded easements
- Building permit violations *
- Compliance with Subdivision Map Act, if any *
- Restrictive covenant violations
- Map, if any, not consistent with legal description
- Covenant violation resulting in reversion
- Enhanced marketability
- Violations of building setbacks
- Discriminatory covenants
- Access - Actual vehicular and pedestrian access based on a legal right
- Boundary walls and fence encroachment *
- Post-policy forgery
- Post-policy encroachment
- Post-policy damage from minerals or water extraction
- Post-policy Living Trust coverage for trustee
- Post-policy Living Trust coverage for beneficiary
- Post-policy automatic increase in value
- Post-policy adverse possession
- Post-policy cloud on title
- Post-policy prescriptive easement
- Insurance coverage forever

ALTA

EAGLE

* Subject to maximum indemnity liability, which may be less than policy amount. In certain states, a deductible may apply.

Compare First American's Eagle Owner's Policy To ALTA R		EAGLE	ALTA R
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 judgement, 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"/>	<input checked="" type="checkbox"/>
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) violates an existing zoning law*	<input checked="" type="checkbox"/>	<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"/>	<input checked="" type="checkbox"/>
11	Unrecorded lien by a homeowners association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
12	Unrecorded easements	<input checked="" type="checkbox"/>	<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 cloud on title	<input checked="" type="checkbox"/>	
22	Post-policy prescriptive easement	<input checked="" type="checkbox"/>	
23	Covenant violation resulting in your title reverting to a previous owner	<input checked="" type="checkbox"/>	
24	Violation of building setback regulations	<input checked="" type="checkbox"/>	
25	Discriminatory covenants	<input checked="" type="checkbox"/>	
Other benefits:			
26	Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
27	Rights under unrecorded leases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
28	Plain language statements of policy coverage and restrictions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
29	Compliance with Subdivision Map Act	<input checked="" type="checkbox"/>	
30	Coverage for boundary wall or fence encroachment*	<input checked="" type="checkbox"/>	
31	Added ownership coverage leads to enhanced marketability	<input checked="" type="checkbox"/>	
32	Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	
33	Policy adopted by the California Land Title Association (CLTA)	<input checked="" type="checkbox"/>	
34	Post-policy inflation coverage with automatic increase in value up to 150% over five years	<input checked="" type="checkbox"/>	
35	Post-policy Living Trust coverage	<input checked="" type="checkbox"/>	

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