

NORTH AMERICAN TITLE INSURANCE COMPANY

COMPARISON OF OWNER'S POLICY COVERAGE

Between the American Land Title Association Standard Owner's Policy
And the American Land Title Association Homeowner's Policy



AVAILABILITY

	STANDARD OWNER'S POLICY	HOMEOWNER'S POLICY
	to any insured for any type of property	Natural person only Single family residence or condominium
COVERAGE Amount of insurance coverage increases automatically by 10% in each of first five years after issuance without any additional premium	NO	YES
Someone forges your name to a deed or mortgage after your policy is issued to you	NO	YES
A neighbor builds an improvement over your property line after your policy is issued to you	NO	YES
The improvement on your property encroaches into an easement and you must remove it	NO	YES
The improvement on your property encroaches over the property line and you must remove it	NO	YES
The improvement on your land was constructed without a valid building permit and you must remove the improvement or correct it*	NO	YES
The improvement on your land was constructed with a valid building permit, but does not comply with zoning laws and you must remove or correct it*	NO	YES
Your coverage continues for the benefit of your spouse who receives title upon a divorce	NO	YES
You transfer title to the trustee of your trust after the policy is issued	NO	YES
Someone else claims to own the property	YES	YES
Someone else claims to have a lien against the property	YES	YES

The coverages that contain an * are subject to deductibles and maximum amounts of liability. The premium charge for the Homeowner's Policy is typically 20% more than the Standard Owner's Policy.



SIMPLE. DONE RIGHT.

760 Northwest 107th Ave. | Suite 401
Miami, FL 33172
t: 800.374.8475
www.natic.com

©2017 North American Title Group, LLC and its subsidiaries. All Rights Reserved. North American Title Group, LLC and its subsidiaries are not responsible for any errors or omissions, or for the results obtained from the use of this information. North American Title Company and related design and Simple. Done Right are service marks or registered service marks of North American Title Group, LLC or its corporate parent. | NATIC17-11042 R 04.24.17