



ENHANCED TITLE POLICY

PROTECT YOUR LARGEST INVESTMENT

As your house goes up in value, shouldn't your insurance increase with it? With Enhanced Title Insurance, your coverage grows with your investment.

The enhanced policy includes important coverage not provided in standard policies:

INFLATION PROTECTION. The enhanced policy will increase coverage by 10% per year for 5 years up to 150% of the original policy amount. Standard policies do not increase their coverage amount as the property increases in value.

FRAUD AND FORGERY PROTECTION – Forged or mishandled titles that were filed incorrectly, leading to a gap in the chain of title.

EASEMENTS. Enhanced policies offer coverage for easement encroachments such as deeded driveways, drainage easements, utility easements, beach and walking paths, etc.

BOUNDARY LINE PROTECTION – against removal of a structure erected without a permit, encroachment on or by a neighboring property, and pedestrian or vehicular access

ZONING, SUBDIVISION & BUILDING PERMIT VIOLATIONS. Enhanced coverage policies provide coverage if it turns out the property is not zoned for residential 1-4 family use, is in violation of subdivision regulations, or if there is a defect or lack of a building permit.

EXPANDED INSURED. Enhanced policies transfer to inheriting heirs, related family trusts and their beneficiaries.

FUTURE ENCROACHMENTS. Loss arising from future encroachments caused by structures (other than boundary walls and fences) erected by adjoining owners.

REVERSION OF TITLE. Loss if title reverts because of a prior violation of a restrictive covenant.

LEGAL FEES – Resulting from a forged deed or if an illegitimate lien was placed on the property.

**FOR A QUOTE VISIT
INVESTMENTTITLE.COM**

COVERAGE COMPARISON	STANDARD POLICY	ENHANCED POLICY
Prior recorded mortgages, judgments and other liens	🏠	🏠
Pre- Policy forgery or fraud	🏠	🏠
Improperly executed or recorded documents	🏠	🏠
Any defect in title existing at time of purchase	🏠	🏠
Unmarketability of title	🏠	🏠
Title vested in someone other than seller	🏠	🏠
5 Year inflation protection / automatic increase on coverage		🏠
Losses due to building permit violations		🏠
Post Policy Forgery		🏠
Policy insures anyone who inherits property from homeowner		🏠
Post policy coverage for a neighbors encroachment, other than boundary wall or fence, onto your property		🏠
Actual vehicular and pedestrian access based on legal right		🏠

*The above comparison is intended to be a summary of the Enhanced Policy benefits. A copy of the complete policy is available upon request.