



TOEPP Owner's Policy

The benefits of TOEPP Owners Policy versus the Standard Alta Owner's Policy

TOEPP Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the TOEPP Owner's Policy offer the highest levels of protection available to homeowners.

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

- T Post-policy Forgery
- T Post-policy Encroachments
- T 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
- T 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
- T 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
- T Expanded Access
 - Expanded to include both vehicular and pedestrian access to and from land, based upon legal right
- T Encroachment of Improvements onto Easements and Set-backs
- T Subdivision Violation
 - Homeowners are covered up to \$10,000, after a small deductible, for protection against subdivision violations prior to purchase
- T 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
- T Structural Damage for Mineral Abstraction or Easement Use
- T 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



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 your JUDICIAL TITLE INSURANCE AGENCY 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.

Judicial Title Insurance Agency makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions.

Compare TOEPP Owner's Policy

TOEPP

ALTA
Standard

Protection from:

1. Someone else owns an interest in your title	<input type="checkbox"/>	<input type="checkbox"/>
2. A Document is not properly signed	<input type="checkbox"/>	<input type="checkbox"/>
3. Forgery, fraud, duress in the chain of title	<input type="checkbox"/>	<input type="checkbox"/>
4. Defective recording of any document	<input type="checkbox"/>	<input type="checkbox"/>
5. There are restrictive covenants	<input type="checkbox"/>	<input type="checkbox"/>
6. There is a lien on your title because there is:	<input type="checkbox"/>	<input type="checkbox"/>
a) A deed of trust	<input type="checkbox"/>	<input type="checkbox"/>
b) A judgment, tax, or special assessment	<input type="checkbox"/>	<input type="checkbox"/>
c) A charge by a homeowner's association	<input type="checkbox"/>	<input type="checkbox"/>
7. Title is unmarketable	<input type="checkbox"/>	<input type="checkbox"/>
8. Mechanics lien	<input type="checkbox"/>	<input type="checkbox"/>
9. Forced removal of a structure because it:	<input type="checkbox"/>	<input type="checkbox"/>
a) Extends on another property and/or easement	<input type="checkbox"/>	
<input type="checkbox"/> b)	Violates a	
restriction in Schedule B	<input type="checkbox"/>	
<input type="checkbox"/> c)	Violates an	
existing zoning law*	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>
11. Unrecorded lien by a homeowners association	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 12. Unrecorded
easements	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 13. Building
permit violations*	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 14. Restrictive
covenant violations	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 15. Post-policy
forgery	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 16. Post-policy
encroachment	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 17. Post-policy
damage from extraction of minerals or water	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 18. Lack of
vehicular and pedestrian access	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 19. Map not
consistent with legal description	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 20. Post-policy
adverse possession	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 21. Post-policy
prescriptive easement	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/> 22. Covenant
violation resulting in your title reverting to a previous owner	<input type="checkbox"/>	

23. Violation of

24.

building setback regulations

Discriminatory covenants

Other Benefits:

substitute land or facilities

25. Pays rent for

unrecorded leases

26. Rights under

language statements of policy coverage and restrictions

27. Plain

Law Violation

28. Subdivision

for boundary wall or fence encroachment

29. Coverage

ownership coverage leads to enhanced marketability

30. Added

coverage for a lifetime

31. Insurance

inflation coverage with automatic increase in value up to 150% over five years

32. Post-policy

Living Trust coverage

33. Post-policy

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* Deductible and maximum limits apply.
Coverage may vary based on individual policy.