

One Policy. One Price. For Life!



**CAPITAL
TITLE**
INSURANCE AGENCY

'We're here to make it easy!'

Ask for the Best—An Enhanced Owner's Title Policy

...with Benefits for your Seller and the Buyer

Give your sellers peace of mind knowing that they are covered long after they've sold their home.

Standard Policies terminate when the homeowner transfers title to a property, but not so with an Enhanced Policy. Give the purchaser increased coverages listed below, not available on Standard Policies, and for only about 10% more in premium.

Compare the Policy Coverage of the Standard Policy and the Enhanced Policy

Comparison of Policy Coverage	2006 OP Policy (Standard Policy)	2008 Enhanced Policy
Schedule B "Standard Exceptions"		
1. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encumbrances or overlapping of improvements	No	Yes*
2. Any facts, rights, interests, or claims not shown by the public record but that could be ascertained by an accurate survey of the land or by making inquiry of persons in possession thereof	Yes*	Yes*
3. Easements, liens or encumbrances or claims thereof not shown by the public record	No	Yes*
4. Any liens or rights to lien for services, labor or material imposed by law and not shown by the public record	No	Yes*
*Underwriter reserves the right to show a schedule B "standard exception" if the requirements for deleting such exception are not satisfied.		

Post-Policy and Expanded Coverages / Protection in the Future	2006 OP Policy (Standard Policy)	2008 Enhanced Policy
Forgery	No	Yes
Encroachments	No	Yes
Cloud on Title	No	Yes
Adverse Possession	No	Yes
Easement by Prescription	No	Yes
Expanded Access	No	Yes
Structural Damage from Mineral Extraction	No	Yes

Additional Coverages	2006 OP Policy (Standard Policy)	2008 Enhanced Policy
Encroachment of Boundary Walls and Fences (\$5,000 Cap w/1% deductible)	No	Yes
Zoning Violations (\$25,000 Cap w/1% deductible) (Full amt of policy for forced removal)	No	Yes
Violations and Restrictions	No	Yes
Subdivision Violations (\$10,000 Cap w/1% deductible)	No	Yes
Living Trust Coverage	Yes	Yes
Automatic Increase in Coverage (10% a year for first 5 years)	No	Yes