



## Comparing the *Advantage Policy* With the *1992 ALTA Policy*

### What are the Advantages?

**Both the *Advantage Policy* and the *1992 ALTA Policy* provide the following coverages:**

- Forged documents back in the chain of title.
- Missing heirs of prior owners.
- Misindexed documents.
- Persons conveying title in the chain who were under a legal disability, etc.

#### **Advantage Policy**

- Coverage against future acts of forgery.
- Coverage for failure to obtain building permit.
- Coverage for pedestrian and vehicle access.
- Coverage against mechanic's liens (except those you incur)
- Coverage for encroachment of your home across boundary or setback line.
- Coverage for loss of title due to violation of restriction or covenant on your land
- Coverage against loss of use of your property because your residence violates zoning.
- Coverage against damage to your property due to someone else's exercise of a right to mine minerals on your property.
- Policy coverage increases by 10% per year for the first five years of ownership.

#### **1992 ALTA Policy**

- Only covers past events.
- No building permit coverage.
- Coverage for legal access only.
- No specific coverage for mechanic's liens.
- No similar coverage.
- No similar coverage.
- No similar coverage.
- No similar coverage.
- Previously available only by endorsement to the policy