



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

Coverage

The Amount of insurance coverage increases automatically by 10% in each of the first five years after issuance without any additional premium

Someone forges your name to a deed or mortgage after your policy is issued to you

A neighbor builds an improvement over your property line after your policy is issued to you

The improvement on your property encroaches over the property line and you must remove it

The improvement on your land was constructed without a valid building permit and you must remove the improvement or correct it*

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*

Your coverage continues for the benefit of your spouse who receives title upon a divorce

You transfer title to the trustee of your trust after the policy is issued

Someone else claims to own the property

Someone else claims to have a lien against the property

Homeowner's Policy

Single-family residence or condominium

Standard Owner's Policy

to any insured for any type of property

Yes

No

Yes

Yes

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 10-20% more than the Standard Owner's Policy. The Homeowner's Policy is only available for issuance by a Doma agent in the following states: AL, AZ, CA, DC, DE, GA, HI, ID, IN, KY, LA, MA, MD, ME, MI, MS, NC, NV, OH, PA, SC, TN, UT, VA, WA, WI.



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