



# The Eagle Policy

COVERAGE	ALTA Standard or CLTA	ALTA "R" PLP Resident	EAGLE Policy
1. Someone else who owns an interest in your title	X	X	X
2. A document is not properly signed	X	X	X
3. Forgery, Fraud, Duress	X	X	X
4. Defective recording of any document	X	X	X
5. There are restrictive covenants	X	X	X
6. There is a lien on your title because there is:	X	X	X
a.) a deed of trust	X	X	X
b.) a judgement, tax, or special assessment	X	X	X
c.) a charge by the homeowners association	X	X	X
7. Title is unmarketable	X	X	X
8. Mechanics lien protection		X	X
9. Forced removal of a structure because it is:		X	X
a.) extends on to other land or on to an easement		X	X
b.) violates a restriction in schedule B		X	X
c.) violates an existing zoning law *		X	X
10. Can't use land for SFD because the use violates a restriction in Schedule B or zoning		X	X
11. Pays rent for substitute land or facilities		X	X
12. Unrecorded lien by a homeowners association		X	X
13. Unrecorded easements		X	X
14. Rights under unrecorded leases		X	X
15. Plain Language		X	X
16. Building Permit Violations *			X
17. Compliance with Subdivision Map Act *			X
18. Restrictive covenant violations			X
19. Post Policy Forgery			X
20. Post Policy Encroachment			X
21. Post Policy damage from mineral/water extraction			X
22. Post Policy living trust coverage			X
23. Enhanced access - Vehicular & Pedestrian			X
24. Map not consistent with legal description			X
25. Post Policy automatic increase in value up to 150%			X
26. Post Policy adverse possession			X
27. Post Policy cloud on title			X
28. Post Policy prescriptive resulting in reversion			X
29. Covenant violation resulting in reversion			X
30. Boundary walls and fence encroachment *			X
31. Enhanced marketability			X
32. Violations of building setbacks			X
33. Discriminatory covenants			X
34. Insurance coverage forever			X

**Increased Protection Is Peace of Mind...  
and FIRST AMERICAN TITLE can provide it !**

\* Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount



# **The Eagle Policy**

Title Insurance for the Future.

## **WHAT IS IT?**

The EAGLE Policy is a new policy which provides more coverage automatically than any previous policy offered. Some of the new coverage's are COMPLETELY NEW, and NEVER BEFORE OFFERED by any title insurer. Some even provide POST POLICY PROTECTION. Others have been offered in the past only by endorsement, which had to be specifically requested.

## **WHY WE DID IT.**

The EAGLE Protection Owner's Policy was created to benefit both Homeowners and Real Estate Professionals.

For Homeowners, we recognized a need for greater coverage, including some issues that have never been offered by any other title insurer.

For Real Estate Professionals, we saw a need to reduce homeowner problems that created call-backs to the Realtor.

The result was the EAGLE Policy, offering increased protection and peace of mind for you and your broker.

## **WHAT'S NEW?**

1. Building Permit Violation
2. Restrictive Covenant (CC&R) Violation
3. Subdivision Map Act Coverage
4. Post Policy Forgery
5. Post Policy Encroachment
6. Property Value Appreciation Coverage
7. Living Trust Coverage
8. Enhanced Access
9. Map Inconsistencies
10. Structure Damage From Mineral Extraction

Increased protection is peace of mind  
and **first american title** can provide it!