



Pennsylvania Eagle Owner's Policy

The benefits of First American Title's Eagle Owner's Policy versus the Standard ALTA Owner's Policy

First American Title's EAGLE Owner's Policy provides expanded title coverage for owners of one to four unit family residences, including condominiums. The post-policy coverages automatically included in the EAGLE Owner's Policy offer the highest levels of protection available to our nation's homeowners.

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

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



First American
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PENNSYLVANIA EAGLE OWNER'S POLICY

Compare First American's Eagle Owner's Policy* to The Standard ALTA Owner's Policy**		Eagle	Standard
Protection from:			
1	Someone else who owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document that is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	Restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	A lien on your title because there is:		
	a) a mortgage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) a judgment, tax, or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) a charge by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Title is unmarketable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
9	Unrecorded lien by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	Unrecorded easements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
11	Building permit violations	<input checked="" type="checkbox"/>	
12	Restrictive covenants violations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
13	Covenant violation resulting in your title reverting to a previous owner	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
14	Rights under unrecorded leases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
15	Boundary wall or fence encroachment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
16	Forced removal of a structure because it:		
	a) extends on another property and/or easement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) violates an existing zoning law	<input checked="" type="checkbox"/>	
17	Violation of building setback regulations	<input checked="" type="checkbox"/>	
18	Lack of vehicular and pedestrian access	<input checked="" type="checkbox"/>	
19	Post-policy forgery	<input checked="" type="checkbox"/>	
20	Post-policy encroachment	<input checked="" type="checkbox"/>	
21	Post-policy damage from extraction of minerals or water	<input checked="" type="checkbox"/>	
22	Post-policy adverse possession	<input checked="" type="checkbox"/>	
23	Post-policy cloud on title	<input checked="" type="checkbox"/>	
24	Post-policy prescriptive easement	<input checked="" type="checkbox"/>	
Other benefits:			
25	Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	
26	Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	
27	Post-policy inflation coverage with an automatic increase in value up to 150% over 5 years	<input checked="" type="checkbox"/>	

* ALTA Homeowner's Policy of Title Insurance (For a One-To-Four Family Residence) (02/03/10)

** ALTA Owner's Policy of Title Insurance (06/17/06) as modified by TIRBOP

Coverage may vary based on an individual policy.

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