



**CLTA Standard Coverage Owners Policy  
vs  
Homeowner's Policy of Title Insurance**

	CLTA Standard Coverage of Policy	Homeowner's Policy of Title Insurance (HPT)
Title to the estate or interest described in Schedule A being vested other than as stated therein	YES	YES
Any defect in or lien or encumbrance on the title	YES	YES
Unmarketability of the title	YES	YES
You do not have both actual vehicular and pedestrian access to and from the land based upon a legal right	YES	YES
You are forced to correct or remove an existing violation of covenant, condition, or restriction affecting the land	NO	YES
Your title is lost or taken because of a violation of any covenant, condition or restriction which occurred before you acquired your title	NO	YES
You are unable to obtain a building permit; you are required to correct or remove the violation; or someone else has a legal right to, and does refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it because of an existing violation of a subdivision law or regulation affecting the land	NO	YES
You are forced to remove or remedy your existing structures, or any part of them because any portion was built without obtaining a building permit from the proper government office	NO	YES
You are forced to remove or remedy your existing structures, or any of them because they violate an existing zoning law or regulation	NO	YES
You are forced to remove your existing structure because it encroaches on your neighbor's land	NO	YES
Someone has a legal right to, and does, refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it because your neighbor's existing structure encroaches onto the land	NO	YES
You are forced to remove your existing structures which encroach onto an easement or over a building set-back line	NO	YES
Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land	NO	YES
Your existing improvements are damaged because of the exercise or a right to maintain or use any easement affecting the land	NO	YES
Your existing improvements including lawn, shrubbery or trees, are damaged because of future exercise of right to use the surface of the land for the extraction or development of minerals, water, or any other substance	NO	YES
Someone tries to enforce a discriminatory covenant, condition, or restriction that they claim affects your title which is based upon race, color, religion, sex, handicap, familial status, or national origin	NO	YES
A taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or change of ownership or use that occurred before the policy date	NO	YES
Your neighbor builds any structures after the policy date which encroach onto the land	NO	YES
The residence with the address is not located on the land at the policy date	NO	YES
The map, if any, attached to the policy does not show the correct location of the land according to the public records	NO	YES