

# First American Eagle Owner's Policy vs. Standard ALTA Policy



We understand your home is possibly the largest financial investment you will make, but the investment is not just financial. **Buying a home is also an investment in the future for you and your family.** That is why we offer the First American Eagle Owner's Policy of Title Insurance. This Owner's Policy provides more than safeguards for the title to your property—it **provides you with peace of mind.**

The First American Eagle Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the Eagle Owner's Policy offer the **highest levels of protection available to homeowners.**

## Eagle Owner's Policy Coverage

Subject to the conditions in the policy, covered matters include:

- ✓ Post-Policy Forgery
- ✓ Post-Policy Encroachments by Neighbors
- ✓ Post-Policy Adverse Possession
- ✓ Post-Policy Easement by Prescription
- ✓ Building Permit and Zoning Violations
- ✓ Vehicular and Pedestrian Access
- ✓ Encroachment of Improvements Onto Easements and Set Backs
- ✓ Subdivision Violation
- ✓ Restrictive Covenant Violations
- ✓ Structural Damage caused by Mineral Extraction or Easement Use by Others
- ✓ Encroachment of Boundary Walls and Fences



# FIRST AMERICAN EAGLE OWNER'S POLICY vs. STANDARD ALTA POLICY

Standard  
ALTA or  
CLTA

EAGLE  
POLICY®

## PROTECTION FROM:

1	Someone else owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document 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	There are Restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	There is a lien on your title because there is:		
	a) a deed of trust	<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	Mechanic's lien		<input checked="" type="checkbox"/>
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement		<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B		<input checked="" type="checkbox"/>
	c) violates an existing zoning law*		<input checked="" type="checkbox"/>
10	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"/>
11	Unrecorded lien by a homeowners' association		<input checked="" type="checkbox"/>
12	Unrecorded easements		<input checked="" type="checkbox"/>
13	Building permit violations*		<input checked="" type="checkbox"/>
14	Restrictive covenant violations		<input checked="" type="checkbox"/>
15	Post-policy forgery		<input checked="" type="checkbox"/>
16	Post-policy encroachment		<input checked="" type="checkbox"/>
17	Post-policy damage from extraction of minerals or water		<input checked="" type="checkbox"/>
18	Lack of vehicular and pedestrian access		<input checked="" type="checkbox"/>
19	Map not consistent with legal description		<input checked="" type="checkbox"/>
20	Post-policy adverse possession		<input checked="" type="checkbox"/>
21	Post-policy prescriptive easement		<input checked="" type="checkbox"/>
22	Covenant violation resulting in your title reverting to a previous owner		<input checked="" type="checkbox"/>
23	Violation of building setback regulations		<input checked="" type="checkbox"/>
24	Discriminatory covenants		<input checked="" type="checkbox"/>
<b>OTHER BENEFITS:</b>			
25	Pays rent for substitute land or facilities		<input checked="" type="checkbox"/>
26	Rights under unrecorded leases		<input checked="" type="checkbox"/>
27	Plain language statements of policy coverage and restrictions		<input checked="" type="checkbox"/>
28	Subdivision law violation		<input checked="" type="checkbox"/>
29	Coverage for boundary wall or fence encroachment*		<input checked="" type="checkbox"/>
30	Added ownership coverage leads to enhanced marketability		<input checked="" type="checkbox"/>
31	Insurance coverage for a lifetime		<input checked="" type="checkbox"/>
32	Post-policy inflation coverage with automatic increase in value up to 150% over five years		<input checked="" type="checkbox"/>
33	Post-policy Living Trust coverage		<input checked="" type="checkbox"/>

\*Deductible and maximum limits apply.  
Coverage may vary based on an individual policy.