First American Title™

www.firstam.com

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FIRST AMERICAN TITLE INSURANCE COMPANY

The Benefits of First American Title's

Eagle Owner's Policy

First American Title™

At First American Title, we understand that 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 created the Eagle Owner's Title Insurance Policy. This Owner's Policy provides more than safeguards for the title to your property—it provides you with peace of mind by taking the risk out of acquiring title to your property.

Our 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.

Benefits you receive with the

Eagle Owner's Policy

- **Post-Policy Forgery**
- **Post-Policy Encroachments**
- **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 occuring 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

As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.