



Title Insurance: ALTA and CLTA
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ALTA Residential Title Insurance Policy Comparison with CLTA

**Standard Coverage
 Policy Covered Title Risks**

The policy covers the following title risks:	ALTA- R	CLTA Owners Form A
1. Someone else owns an interest in your title.	Yes	Yes
2. A document is not properly signed, sealed, acknowledged or delivered.	Yes	Yes
3. Forgery, fraud, duress, incompetency, incapacity or impersonation.	Yes	Yes
4. Defective recording of any document.	Yes	Yes
5. You do not have legal right of access to and from the land.	Yes	Yes
6. There are restrictive covenants limiting your use of the land.	Yes	Yes
7. There is a lien on your title because of a:		
● mortgage or deed of trust.	Yes	Yes
● a judgement, tax or special assessment.	Yes	Yes
● a charge by a homeowners or condominium association.	Yes	No
8. There are liens on your title, arising now or later, for labor and material furnished before the policy date, unless you agreed to pay for the labor or material.	Yes	No
9. Others have rights arising out of leases, contracts or options.	Yes	No
10. Someone else has an easement on your land.	Yes	No
11. Your title is unmarketable, which allows another person to refuse to perform a contract to purchase, to lease or to make a mortgage loan.	Yes	No
12. You are forced to remove your existing structure, other than a boundary wall or fence, because:		
● it extends on to adjoining land or on to any easement.	Yes	No
● it violates a restriction shown in Schedule B.	Yes	No
● it violates an existing zoning law.	Yes	No
13. You cannot use the land for a single-family residence, because such use violates a restriction shown in Schedule B or existing zoning law.	Yes	No
14. Other defects, liens or encumbrances.	Yes	Yes

15. Inflation Protection.

Yes

Yes

NOTE: This table is intended to highlight only some of the important features of coverage and is not to be construed as expanding or limiting the coverage set forth in any particular policy or endorsement.

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