

EAGLE PROTECTION POLICY

What Is It?

The EAGLE Policy is new, and it automatically provides more coverage than any previous title insurance policy. Some of the coverage is completely new; and never before offered by any title insurer, some even provide post policy protection and some have been offered previously only by endorsement, which had to be specifically requested.

Why We Did It?

The EAGLE Protection Owner's Policy was created to benefit homeowners by providing more coverage, including some that have not been offered by title insurers ever before.

- 1) **Living Trust Coverage** - Extends to the insured as trustee of a trust who receives a deed from the homeowner after policy date.
- 2) **Post Policy Forgery** - Protection against forgeries which may occur in the future and cloud the homeowner's title.
- 3) **Post Policy Encroachment** - If after purchase, someone else builds a structure (excluding walls and fences) which encroaches on the insured property.
- 4) **Building Permit Violation** - The homeowner is covered if forced to remove an existing structure (excluding boundary walls and fences) because it was built by a previous owner who did not obtain a building permit from the proper government office or agency.
- 5) **Subdivision Map Act Coverage** - Extends to a homeowner who cannot close on a sale, obtain a loan, or obtain a building permit because the land was improperly subdivided prior to the homeowner's purchase.
- 6) **Restrictive Covenant Violations** - Involves protection against the loss of title because of violations, extends protection to a homeowner who is unable to close a sale or obtain a loan because of violations and protects against loss from attempts by others to enforce restrictions against the homeowner.
- 7) **Enhanced Access** - Enhances existing right of access coverage by including both pedestrian and vehicular access.
- 8) **Structure Damage From Mineral Extraction** - Protects homeowners whose structures, including those built to modify or replace existing structures, are damaged by others using the surface of the land in the course of extracting minerals.
- 9) **With EAGLE Protection** , in each of the first five years First American Title Insurance Company will increase the policy amount by ten (10%) percent of the original amount. This will help cover increases in the value of the property by raising the limit of insurance protection afforded by First American Title Insurance Company .

Initials _____