

# THE ENHANCED HOMEOWNERS TITLE POLICY

## from Trident Land Transfer

### *Our Most Comprehensive Product*

## Protect Your Property Rights to the Fullest

Simply put, title insurance protects your investment and property rights as a homebuyer from unknown circumstances that may adversely affect your (and your heirs') title to your property. Mortgage lenders require you to purchase a lender's title policy to protect their interests in the property - shouldn't you protect *your* interests as well?

The additional cost for an owner's title policy is quite low as the premium is a one-time fee and the owner's policy protects you for as long as you own the property.

## Trident Land Transfer's Enhanced Policy

We offer the **Enhanced Title Policy** to all qualifying customers as it provides more comprehensive protection than a standard owner's policy for a modest additional one-time premium of 10%. You receive these additional protections –

- ❖ **Inflation Protection**  
Insurance coverage automatically increases 10% a year for five years, up to 150% of the original policy amount
- ❖ **Fraud & Forgery Coverage**  
For forgeries affecting the title after the date the policy was initially issued
- ❖ **Subdivision Protection**  
In case the property is found to be in an improperly created subdivision
- ❖ **Boundary Line Protection**  
Against removal of a structure erected without a permit, encroachment on or by a neighboring property, and pedestrian or vehicular access
- ❖ **Zoning Coverage**  
Insures the land is properly zoned for your type of home



## Who can purchase the Enhanced Policy?

Purchasers of owner-occupied, 1-4 family properties, excluding corporate entities, investors, commercial properties or properties greater than 25 acres.

- ❖ **Benefits to you**  
The superior coverage of the **Enhanced Title Policy** provides outstanding benefits –
  - Increased confidence that your investment has the finest protection available
  - Insures your ability to resell your home in the future free of potentially damaging title problems
  - Provides peace of mind in a turbulent real estate market

## Providing the Best to Homeowners

Your *Trident Land Transfer Settlement Officer* will explain the benefits of the Enhanced Policy to you. With Trident, you have peace of mind knowing you are being served by the market's premier title agency. And with the Enhanced Policy, you'll enjoy even more peace of mind knowing you have the best title coverage available!

WE RECOMMEND

# The Enhanced Homeowners Title Policy

Trident Land Transfer strongly recommends the Enhanced Title Policy to our homebuyers. This policy provides the most comprehensive coverage available. Compare the benefits -

*You can obtain this richer coverage for just 10% over the standard policy premium.*

Coverage Item	Enhanced Policy	Standard Policy
Any defect in title existing at the time of purchase	Yes	Yes
Prior recorded mortgages, judgments, and other liens	Yes	Yes
Title vested in someone other than seller	Yes	Yes
Unmarketability of title	Yes	Yes
Right of pedestrian access to land	Yes	Yes
Building permit violations	Yes	No
Enhanced access coverage/right of vehicular access to land	Yes	No
Subdivision coverage	Yes	No
Violation of restrictions on land	Yes	No
Coverage extended to living trusts/continuing coverage upon transfer to trust	Yes	No
Coverage for post-issuance encroachment	Yes	No
Post-issuance forgery protection	Yes	No
Five-year inflation protection/automatic increase on coverage	Yes	No

## Premium Example<sup>1</sup>

Based on a \$250,000 purchase price —

Standard Policy Premium plus cost of Standard Endorsements ..... \$1,880

Enhanced Policy Premium (includes standard endorsements) ..... \$2,068

Difference in Premium for Enhanced vs. Standard Coverage ..... \$188

<sup>1</sup>Effective May 1, 2016. The above chart is not exhaustive in its discussion of coverage nor is it an insurance policy. Coverage is limited to that which is provided by the express terms of the policy as well as certain standard exclusions, specific encumbrances, or easements which are recorded against the property. Certain deductibles apply.

## The Enhanced Homeowners Title Policy

Added protection for life's biggest investment.



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