

**PROTECT YOUR INVESTMENT**

The EHP Policy provides the most complete title coverage available, including protection against creditor claims, undisclosed heirs, mistakes in recording or errors in tax records.

**Our basic coverage protects against prior covered matters, such as:**

- Someone claiming an ownership interest in your title
- Leases, contracts or options affecting your title
- Someone claiming to have rights affecting your title due to forgery or impersonation
- Someone having a right to limit your use of the land
- Unmarketability of your title
- A defective title

In addition to the coverage provided in the traditional Owner's Policy, the EHP Policy offers new and expanded coverages\* for a total of 32 covered risks. Now you can purchase coverage against losses caused by:

- Zoning violations
- Subdivision law violations
- Improvements that encroach into an easement
- Building permit violations
- Covenants, conditions and restrictions
- Lack of vehicular and pedestrian access
- Supplemental assessments arising as a result of construction or a transfer prior to the policy date
- Damage to your house caused from someone with easement rights
- Someone refuses to buy your land because your neighbor's structures are on your land
- Your house or lawn and trees are being damaged by someone with rights to dig a well or mine

\* Some coverages are subject to deductibles and liability caps.

The EHP Policy provides more coverage than ever before. Now you can have confidence and peace of mind that your title is protected, thereby increasing the resale potential of your home. Old Republic Title offers greater coverage, protection, and peace of mind.



**COVERAGE INCREASES AUTOMATICALLY**

*“How am I protected as my property increases in value?”*

Your EHP Policy will automatically increase by 10% in value each year for the first five years (up to 150%) to help cover increases due to inflation.

Be sure to discuss the benefits of the EHP Policy with your title agent or attorney.

**ABOUT OUR FOCUS**

Old Republic Title's focus is on providing quality service and value to its customers. As one of the nation's largest title insurance companies, we operate in 49 states, the District of Columbia, and Puerto Rico through a network of Company-owned offices, subsidiaries, authorized agents and attorneys. Since 1978, the Company has been a wholly-owned subsidiary of Old Republic International Corporation, a Chicago-based, multi-lined insurance company.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**



PROTECT YOUR  
**Most Important Asset**  
YOUR Home



400 Second Avenue South  
Minneapolis, MN 55401-2499  
612.371.1111  
800.328.4441

oldrepublictitle.com



Old Republic Title offers the superior protection of the Enhanced Homeowner's Policy of Title Insurance (EHP Policy), delivering more complete risk coverage, which translates to greater peace of mind for homebuyers.

Buying a new home is one of life's most gratifying experiences and might be the biggest investment you ever make. As you approach closing day, however, all those details can be overwhelming. It's easy to overlook the single most important step in the entire process – the purchase of title insurance on your wonderful new home.

#### WHAT IS TITLE?

Title is the legal evidence, of right, that a person has to the ownership and possession of land. Since it is possible that someone other than the seller has a prior legal right to the property you're buying, the premium coverage offered by the EHP Policy provides you with added peace of mind.

There can be any number of prior problems that remain undisclosed even after the most careful search of public records. These prior hidden "defects" are very dangerous and sometimes are not discovered for months or even years after you purchase your home. You could be forced to spend substantial money on a legal defense to protect your rights. The EHP Policy helps protect you against prior losses and defects, and provides legal defense for covered risks.

#### GET THE RIGHT TITLE INSURANCE

Your lender only requires that you purchase a Loan Policy. However, that policy only ensures the lender has a valid, enforceable lien on the property. **It does not protect you!** The EHP Policy, on the other hand, is designed to protect you from title discrepancies arising prior to or concurrent with your purchase of the property.

#### HOW MUCH DOES TITLE INSURANCE COST?

The single premium is directly related to the value of your home. Typically, it is less expensive than your annual auto insurance. It is a one-time-only expense, paid when you purchase your home, yet it continues to provide complete coverage for as long as you or your heirs own the property.



#### COVERAGE COMPARISON OF STANDARD ALTA OWNER'S POLICY AND ENHANCED HOMEOWNER'S POLICY OF TITLE INSURANCE (EHP)

	Standard ALTA Owner's Policy	Enhanced Homeowner's Policy of Title Insurance (EHP)
Title to the estate or interest described in Schedule A being vested other than as stated therein	YES	YES
Any defect in or lien or encumbrance on the title	YES	YES
Unmarketability of the title	YES	YES
Lack of right of access to and from the land	YES	YES
You do not have both actual vehicular and pedestrian access to and from the land based upon a legal right	NO	YES
You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the land	NO*	YES
Your title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before you acquired your title	NO*	YES
You are unable to obtain a building permit; you are required to correct or remove the violation; or someone else has a legal right to, and does refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it because of an existing violation of a subdivision law or regulation affecting the land	NO*	YES
You are forced to remove or remedy your existing structures, or any part of them because any portion was built without obtaining a building permit from the proper government office	NO*	YES
You are forced to remove or remedy your existing structures, or any part of them because they violate an existing zoning law or zoning regulation	NO*	YES
You cannot use the land because use as a single-family residence violates an existing zoning law or zoning regulation	NO*	YES
You are forced to remove your existing structures because they encroach onto your neighbor's land	YES	YES
Someone has a legal right to, and does refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it because your neighbor's existing structures encroach onto the land	YES	YES
You are forced to remove your existing structures, which encroach onto an easement or over a building set-back line	YES	YES
Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land	YES	YES
Your existing improvements, including lawns, shrubbery or trees, are damaged because of future exercise of right to use the surface of the land for the extraction or development of minerals, water or any other substance	NO	YES
Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects your title, which is based upon race, color, religion, sex, handicap, familial status or national origin	NO*	YES
A taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or a change of ownership or use that occurred before the policy date	NO	YES
Your neighbor builds any structures after the policy date which encroach onto the land	NO	YES
The residence with the address is not located on the land at the policy date	NO	YES
The map, if any, attached to the policy does not show the correct location of the land according to the public records	NO	YES

**Note:** Covered risks listed are occurring after the policy date. This policy is for use, when requested, for one- to four- family residences only. It should not be used for vacant land or for new construction. If issued on new construction, you must independently verify the payment of all lienable construction costs and the issuance of all required occupancy permits. Deductibles may apply with respect to certain of the coverages afforded in this policy. Contact a local Old Republic Title office for specific information as to any deductibles, which pertains to the coverages in the Enhanced Homeowner's Policy of Title Insurance. For additional questions, contact Old Republic National Title Insurance Company.

\* Coverage for the item is not provided in the ALTA Owner's Policy UNLESS notice of the covenant, ordinance, statute or regulation is recorded in the public land records. Available by endorsement.