Pennsylvania Eagle Owner's Policy

The benefits of First American Title's Eagle Owner's Policy* versus the Standard ALTA Owner's Policy**

First American Title's EAGLE Owner's Policy* provides expanded title coverage for owners of one to four unit family residences, including condominiums. The post-policy coverages automatically included in the EAGLE Owner's Policy* offer the highest levels of protection available to our nation's homeowners.

Eagle Owner's Policy* benefits you won't get with a Standard ALTA 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 existing building permit violations and forced remediation of zoning violations, and up to the full policy amount for forced removal of existing 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 existing encroachments onto a neighbor's land, onto an easement, or over a building set-back line

First American
Title Insurance Company

	FIRST AMERICAN EAGLE OWNER'S POLICY vs. STANDARD ALTA POLICY	Standard ALTA**	EAGLE POLICY®*
	PROTECTION FROM:		
1	Someone else owns an interest in your title	☑	☑
2	A document is not properly signed	☑	☑
3	Forgery, fraud, duress in the chain of title	☑	☑
4	Defective recording of any document	☑	☑
5	There are Restrictive covenants	☑	☑
6	There is a lien on your title because there is:		
	a) a mortgage	☑	☑
	b) a judgment, tax, or special assessment	☑	☑
	c) a charge by a homeowners' association	☑	☑
7	Title is unmarketable	☑	☑
8	Mechanic's lien - **Contact Underwriting for Approval**	☑	☑
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement		☑
	b) violates a restriction in Schedule B		☑
	c) violates an existing zoning law***		☑
10	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		☑
11	Unrecorded lien by a homeowners' association		☑
12	Unrecorded easements		☑
13	Building permit violations***		☑
14	Restrictive covenant violations		☑
15	Post-policy forgery		☑
16	Post-policy encroachment		☑
17	Post-policy damage from extraction of minerals or water		☑
18	Lack of vehicular and pedestrian access		☑
19	Map not consistent with legal description		☑
20	Post-policy adverse possession		☑
21	Post-policy prescriptive easement		☑
22	Covenant violation resulting in your title reverting to a previous owner		☑
23	Violation of building setback regulations		☑
24	Discriminatory covenants		☑
	OTHER BENEFITS:		
25	Pays rent for substitute land or facilities		☑
26	Rights under unrecorded leases		☑
27	Plain language statements of policy coverage and restrictions		☑
28	Subdivision law violation		☑
29	Coverage for boundary wall or fence encroachment***		☑
30	Added ownership coverage leads to enhanced marketability		☑
31	Post-policy inflation coverage with automatic increase in value up to 150% over five years		☑
32	Post-policy Living Trust coverage		☑

*ALTA Homeowners Policy of Title Insurance (For a One-to-Four Family Residence), as modified by TIRBOP (07/01/21)
**ALTA Owner's Policy of Title Insurance, as modified by TIRBOP (07/01/21)
***Deductible and maximum limits apply. Coverage may vary based on an individual policy.