



Chicago/Commonwealth/Fidelity/

Compare the Coverage

| Coverage | Residential Owner's Policies | |
|---|------------------------------|----------------------------|
| | Standard Policy** | Chicago Homeowner's Policy |
| 1. Someone else owns an interest in your title | X | X |
| 2. Someone else has an easement on your land | X | X |
| 3. Improperly executed, delivered or recorded documents | X | X |
| 4. Forgery, fraud, duress, incompetence, incapacity or impersonation | X | X |
| 5. Defective recording of document | X | X |
| 6. Restrictive covenants limiting use of land | X | X |
| 7. A lien on your title because of a deed of trust, judgment lien, special assessment or homeowner's association charge | X | X |
| 8. Unmarketable title | X | X |
| 9. Mechanic's Liens | X | X |
| 10. Plan Language | X | X |
| 11. Coverage continues indefinitely | X | X |
| 12. Rights under leases, contracts or options | X | X |
| 13. Inability to use land for single-family dwelling because of a violation of a zoning ordinance | X | X |
| 14. Pay rental costs for a substitute residence | X | X |
| 15. Discriminatory covenants | | X |
| 16. Forced correction or removal of any structure due to restrictive covenants violations | | X |
| 17. Unrecorded easements | | X |
| 18. Supplemental taxes | | X |
| 19. Survey coverage without a survey for certain Covered Risks | | X |
| 20. Revision of forfeiture of title due to restrictive covenants violations | | X |
| 21. Actual vehicular and pedestrian access based on legal right | | X |
| 22. Damage to existing improvements, including landscaping, due to exercise of existing mineral rights | | X |
| 23. Pays costs to relocate personal property and damage to personal property during move | | X |
| 24. Damage to existing structures due to maintenance or use of any easement affecting your property* | | X |
| 25. Subdivision Law violations of previous owners* | | X |
| 26. Forced removal of any structure that violates an existing zoning law* | | X |
| 27. Enhanced marketability coverage (including subdivision law violation*) | | X |
| 28. Failure to obtain building permit by previous owner* | | X |
| 29. Forced removal of any structure including boundary walls and fences which encroaches onto your neighbor's property, onto an easement or over a building setback line* | | X |
| 30. Post Policy inflation coverage up to 150% of the original policy | | X |
| 31. Post Policy coverage for adverse possession | | X |
| 32. Post Policy coverage for prescriptive easement(s) | | X |
| 33. Post Policy coverage for forgery or impersonation | | X |
| 34. Post Policy coverage extends to Living Trust beneficiaries and trustees | | X |
| 35. Post Policy coverage for defective title | | X |
| 36. Post Policy coverage for a neighbor's encroachment, other than boundary wall or fence, onto your property | | X |

*Subject to a deductible and maximum indemnity liability, which may be less than the policy amount



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