


EAGLE™ POLICY


WHY YOU SHOULD SAY "YES" WHEN ASKED IF YOU WANT AN EAGLE™ OWNER'S TITLE INSURANCE POLICY AT YOUR CLOSING...


A Standard Owner's policy of title insurance protects You from the following:

1. Title to the estate or interest being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land.

The **EAGLE™ Policy** provides You with the following **ADDITIONAL COVERAGES**:


 **AUTOMATIC POLICY LIABILITY INCREASES:** The amount of the policy increases by 5% of the stated amount of the policy each year for the first 5 years to a maximum of **125% of the stated amount of the policy.**


 **BUILDING PERMIT VIOLATION:** This new coverage protects You against loss if forced to remove an existing structure (other than boundary walls and fences) because it was built by a previous owner who did not obtain a proper building permit. It gives You \$25,000 of coverage after a small deductible of one percent of the policy amount.


 **RESTRICTIVE COVENANT VIOLATIONS:** The following three important new coverages regarding violations of restrictions that occurred before You bought the property:


1. Protection against the loss of title because of the violations;
2. Protection if You are unable to close a sale or obtain a loan because of the violation;
3. Protection against loss from attempts by others to enforce restrictions against You, subject to a small deductible of one percent of the policy amount.

 **POST-POLICY FORGERY:** The EAGLE™ Policy provides protection against forgeries which may occur in the future and cloud Your title. This is a completely new form of title insurance coverage.

 **ENHANCED ACCESS:** This enhanced coverage insures that You have a right of both pedestrian and vehicular access to Your land. Never before has access coverage been so clearly and broadly defined.

 **POST-POLICY ENCROACHMENT:** You are indemnified if, after purchase, someone else builds a structure (other than boundary walls and fences) which encroaches onto Your land. No other title insurance policy has ever covered this situation.

 **STRUCTURAL DAMAGE FROM MINERALS EXTRACTION:** The EAGLE™ Policy protects Your home against damage caused by others using the surface of Your land in the course of extracting minerals. This coverage extends to structures modified or built to replace existing structures after the policy was issued.

 **SUBDIVISION COVERAGE:** You are protected against loss if You cannot close a sale, get a loan or obtain a building permit, because Your land was improperly subdivided prior to Your purchase. It gives You up to \$10,000 of coverage, after a small deductible of one percent of the policy amount.

None of these new coverages have ever been automatically included in any owner's policy

... UNTIL NOW!



Please contact your local First American Agent or First American Office for more details.