

Title Insurance Options for Owners



TG

**TITLE GUARANTY
HAWAII**

Standard Owners Policy

- Scheduled rate
- Protects against pre-policy forgery, fraud, duress, and defective recordings in the chain of title
- Provides coverage if title is not vested as shown in Schedule A
- Protects against recorded liens and encumbrances not shown as exceptions
- Provides coverage against unmarketability of the title due to title defects
- Insures that the property has legal access to a public road

Premier Residential Owners Policy/Eagle Policy*

- 10% additional premium to scheduled rate.
- Coverage includes the Hawaii Standard Owners Policy coverage, plus:
 - Coverage against encroachments, including post policy encroachments into the subject property
 - Protects against post policy forgery
 - Provides coverage for certain building permit and zoning violations, subject to a deductible and maximum dollar limit, and certain violations of CC&Rs
 - Policy limit increases 10% per year up to 150% of original policy limit
 - Insures actual vehicular and pedestrian access to a public road.
- No ALTA/ACSM survey required.

*Available for some improved residential properties with one to four residences. Restricted to individuals and trusts. Not available to corporations, LLCs and partnerships. Also known as Homeowner Policy and One-to-Four Family Residence Policy.

**Please go to the buyer's information sheet
under title insurance policy and make your selection.**

The descriptions provided above are merely summaries and do not reflect all of the terms, conditions, and limitations on coverage. Nothing on this flyer shall constitute the issuance of any insurance, and nothing herein shall change, modify, alter, amend or supplement coverage provided in a title insurance policy issued or to be issued to the insured. Consult your attorney if you have any questions.

Title Guaranty of Hawaii, LLC. is an agent for the companies providing the above listed policies: Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, First American Title Insurance Company.

VISIT US AT TGHAWAII.COM

Coverage

	Standard Owners Policy	Premier Res. Owners/Eagle Policy
1. Someone else owns an interest in title	X	X
2. A document is not properly signed	X	X
3. Forgery, fraud or duress	X	X
4. Defective recording of any document	X	X
5. There are restrictive covenants	X	X
6. There is a lien on title: (a) Mortgage (b) Judgment, tax, or special assessment (c) Charge by the homeowner's association	X	X
7. Title is unmarketable	X	X
8. Legal access to and from a public roadway	X	X
9. Actual access to and from a public roadway		X
10. Mechanic's lien protection		X
11. Forced removal of a structure because it: (a) Extends onto other land or easement (b) Violates a restriction in Schedule B (c) Violates an existing zoning law*		X
12. Land cannot be used for a Single Family Dwelling because the use violates a restriction in Schedule B or a zoning ordinance.		X
13. Pays rent for substitute land or facilities		X
14. Unrecorded lien by homeowner's association		X
15. Unrecorded easements		X
16. Rights under unrecorded leases		X
17. Building permit violations		X
18. Compliance with Subdivision Map Act*		X
19. Restrictive covenant violations		X
20. Post policy forgery		X
21. Post policy encroachment		X
22. Post policy damage from minerals or water extraction		X
23. Enhanced vehicular and pedestrian access		X
24. Tax map is not consistent with the legal description		X
25. Post policy adverse possession		X
26. Post policy cloud on title		X
27. Post policy prescriptive easement*		X
28. Covenant violation resulting in reversion		X
29. Boundary walls and fence encroachment*		X
30. Violations of building setbacks		X
31. Discriminatory covenants		X
32. The residence with the address shown is not located on the land		X

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