

Coverage Policy

Not all risks can be determined by a title search, since certain things such as forgeries, identity of persons, incompetence failure to comply with the law, or incapacity, cannot be disclosed by an examination of the public record. The preliminary title report is an offer to insure under certain situations, whereas the title policy is a contract that gives coverage against such problems.

The American Land Title Association is the standard policy of title insurance in America. The list below shows you what is covered...

What is Covered...

- A forged signature on the deed
- Mistakes in the interpretation of wills or other legal documents
- Impersonation of the real owner
- Errors in copying or indexing
- Falsification of records
- Deeds delivered without the consent of the grantor
- Undisclosed or missing heirs
- Deeds and mortgages signed by persons of unsound mind, by minors or by someone listed as single but in fact, married
- Recording mistakes
- With regard to lender's coverage it covers:
 - The priority of the insured mortgage
 - The invalidity or unenforceability of the insured assignment
 - The invalidity or unenforceability of the lien of the insured mortgage on the title

What is not covered...

- Unrecorded matters
- Matters that a correct survey would show, i.e. boundaries, easements, etc.
- Matters that a physical inspection of the property would disclose
- Matters known, created or assumed by the insured
- Rights of parties in possession
- Unpatented water and mineral rights



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