



## PROTECT YOUR MOST IMPORTANT ASSET

Buying a new home is one of life's most gratifying experiences and might be the biggest investment you will ever make. Florida Hometown Title & Escrow offers the superior protection of the Homeowner's Title Insurance Policy delivering more complete risk coverage, which translates to greater peace of mind for homebuyers.

### WHAT IS TITLE?

Title is the legal right that a person has to the ownership and possession of land. Since it is possible that someone other than the seller has a prior legal right to the property you're buying, the premium coverage offered by the Homeowner's Policy provides you with added peace of mind. There can be any number of prior problems that remain undisclosed even after the most careful search of public records. These prior hidden "defects" are very dangerous and sometimes are not discovered for months or even years after you purchase your home. You could be forced to spend substantial money on a legal defense to protect your rights. The Homeowner's Policy helps protect you against covered losses and prior defects, and provides legal defense for covered risks.

### GET THE RIGHT TITLE INSURANCE

Your lender only requires that you purchase a Loan Policy. However, that policy only ensures the lender has a valid, enforceable lien on the property. It does not protect you! The Homeowner's Policy, on the other

hand, is designed to protect you from covered title discrepancies arising prior to or concurrent with your purchase of the property.

### PROTECT YOUR INVESTMENT

The Homeowner's Policy provides the most complete title coverage available, including protection against undisclosed heirs, mistakes in recording or errors in tax records. Our basic coverage protects against prior covered matters, such as:

- Someone claiming an ownership interest in your title
- Leases, contracts or options affecting your title
- Someone claiming to have rights affecting your title due to forgery or impersonation
- Someone having a right to limit your use of the land
- Unmarketability of your title
- A defective title

In addition to the coverage provided in the traditional Owner's Policy, the Homeowner's Policy offers new and expanded coverages\* for a total of 32 covered risks. Now you can purchase coverage against losses caused by:

- Zoning violations
- Subdivision law violations

- Improvements that encroach into an easement
- Building permit violations
- Covenants, conditions and restrictions
- Lack of vehicular and pedestrian access
- Supplemental assessments arising as a result of construction or a transfer prior to the policy date
- Damage to your house caused from someone with easement rights
- Someone refuses to buy your land because your neighbor's structures are on your land
- Your house or lawn and trees are being damaged by someone with rights to dig a well or mine

\* Some coverages are subject to deductibles and liability caps.

### COVERAGE INCREASES AUTOMATICALLY

Your Homeowner's Policy will automatically increase by 10% in value each year for the first five years (up to 150% of the original policy amount) to help cover increases due to inflation.