

# Who can purchase the Enhanced Policy?

Purchasers of owner-occupied, 1-4 family properties, excluding corporate entities, investors, commercial properties or properties greater than 25 acres.

The superior coverage of the Enhanced Title Policy provides outstanding benefits:

- Increased confidence that your investment has the finest protection available
- Insures your ability to resell your home in the future, free of potentially damaging title problems
- Provides peace of mind in a turbulent real estate market



## PROVIDING THE BEST TO HOMEOWNERS

Your Keystone Title Services Representative will explain the benefits of the Enhanced Policy to you. With this policy, you'll enjoy more peace of mind knowing you have the best title coverage available!

# ENHANCED HOMEOWNERS TITLE POLICY



Find us at these locations:

20 Kings Highway West  
Haddonfield, NJ 08033  
Office: 856-685-5637

27 E Main St  
Moorestown, NJ 08057  
Office: 856-685-5637

[www.KeystoneTitleServices.com](http://www.KeystoneTitleServices.com)



Protect your property rights to the fullest with our most valued product

Title insurance protects you from a claim or loss due to an undiscovered issue that may adversely affect your (and your heirs') title to your property. In addition, the title insurance company agrees to defend the purchaser in court if there is an attack on the title. Mortgage lenders require you to purchase a lender's policy to protect their interests in the property, so shouldn't you protect your interests as well? The additional cost for an owner's title policy is quite low, as the premium is a one-time fee and the owner's policy protects you as long as you own the property.

## KEYSTONE TITLE'S ENHANCED POLICY

We offer the Enhanced Title Policy to all qualifying customers because it provides more comprehensive protection than a standard owner's policy. For a modest additional one-time premium of 20%, you receive these additional protections:

### POST-INSURANCE FORGERY PROTECTION

For forgeries affecting the title after the date the policy was initially issued

### INFLATION PROTECTION

Insurance coverage automatically increases 10% a year for five years, up to 150% of the original policy amount

### SUBDIVISION COVERAGE

In case the property is found to be in an improperly created subdivision

### BOUNDARY LINE PROTECTION

Against removal of a structure erected without a permit, encroachment on or by a neighboring property, and pedestrian or vehicular access

### ZONING COVERAGE

Insures the land is properly zoned for your type of home

## WE STRONGLY RECOMMEND THE ENHANCED TITLE POLICY TO OUR HOMEBUYERS. THIS POLICY PROVIDES THE MOST COMPREHENSIVE COVERAGE AVAILABLE.

*You can obtain this richer coverage for just 20% over the standard policy premium.*

	ENHANCED POLICY	STANDARD POLICY
<b>COVERAGE ITEM</b>		
Any defect in title existing at the time of purchase	✓	✓
Prior recorded mortgages, judgments, and other liens	✓	✓
Title vested in someone other than seller	✓	✓
Unmarketability of Title	✓	✓
Right of pedestrian access to land	✓	✓
Building permit violations	✓	
Enhanced access coverage/right of vehicular access to land	✓	
Subdivision coverage	✓	
Violation of restrictions on land	✓	
Coverage extended to living trusts/continuing coverage upon transfer of trust	✓	
Coverage for post-issuance encroachment	✓	
Post-issuance forgery protection	✓	
Five-year inflation protection/automation increase on coverage	✓	

## PREMIUM EXAMPLE

Based on a \$250,000 purchase price & 3 endorsements

Standard Policy Premium plus cost of Standard Endorsements .....	\$1,238
Enhanced Policy Premium (includes Standard Endorsements) .....	\$1,395
Difference in Premium for Enhanced vs Standard Coverage .....	\$157

*The above chart is not exhaustive in its discussion of coverage nor is it an insurance policy. Coverage is limited to that which is provided by the express terms of the policy as well as certain standard exclusions, specific encumbrances, or easements which are recorded against the property. Certain deductibles apply.*