



HOMEOWNERS INSURANCE vs TITLE INSURANCE

Homeowners Insurance protects you from what **might happen**.

Title Insurance protects you from things that have **already happened**, but are unknown or hidden.

Homeowners Insurance Covers Things Like...

Damage to the contents of your home

Theft of personal property in your home

Living expenses if your home is uninhabitable

Damage to your home caused by fire, hail, windstorm and vandalism

Personal liability for bodily injury or accidents to guests in your home

Structural damage to your home or detached structures

Title Insurance Covers Things Like... *

A defect in title caused by forgery, fraud, undue influence, duress or incompetency

A defect in title caused by undisclosed prior mortgage or other liens

No right of access to and from the land

A defect in title caused by improper execution of documents

A defect in title caused by documents not being properly filed, recorded or indexed in the Public Records

*Title Insurance is a policy of indemnity that insures against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of a Covered Risk. The Covered Risks are subject to the policy conditions, exclusions and exceptions.