



Safe Haven  
Just Ahead



# OWNER'S TITLE INSURANCE

*THE SMART CHOICE*

**CONGRATULATIONS!** You have invested a lot of your money in a home, which may be your largest single purchase. Your lender won't let you close without title insurance covering its loan, so shouldn't you demand the same protection? You too can protect your sizable investment in your home with an Owner's Title Insurance policy.

Title insurance protects your home against challenges to your ownership. For a one-time premium, you will be protected against specified title risks for as long as you or your children (or other heirs) own your home. Here are a few examples of threats that might challenge your home ownership:

- ▶ Someone claims an interest in your home due to identify theft and a fraudulent deed
- ▶ Your neighbor's pool wrongfully extends onto your property
- ▶ The tax collector sends you a bill for taxes the former owner should have paid

## Owner's Policy Choices

A basic Owner's Title Insurance policy protects you against several risks to your title. It protects against risks such as forgery, fraud, back taxes, liens and assessments that could be placed against your property, or worse yet, cause you to wrongfully lose your home. However, because it is the least expensive policy, the basic owner's policy excludes certain other risks from coverage — valuable protections you may want to secure.

## Enhanced Coverage

For as little as 10% additional premium, you can purchase increased protection in the form of enhanced Owner's Title Insurance coverage. In certain states, your title underwriter may offer the ALTA Homeowner's Policy, which provides enhanced or expanded coverage. Even where the enhanced policy is not available, **Lennar Title** can help you secure the added benefits of this enhanced coverage through simple endorsements to your basic owner's policy.

Enhanced coverages vary by state, but afford you the highest level of protection. Examples of the additional types of risks covered include:

- ▶ You find your home has building code or zoning violations
- ▶ A structure on your property is actually built over your neighbor's property line
- ▶ You are faced with an unrecorded judgment against your property
- ▶ A homeowner's association or taxing authority has a claim against your property

Depending on where your home is located, there are as many as 32 separate risks to your ownership against which an enhanced-coverage owner's policy provides protection. Compare that to fewer covered risks in certain states' basic owner's policies. Do the math! An extra premium of as little as 10% gives you 100% confidence in the title to your new home.

Be sure to ask your **Lennar Title** representative how you can secure this valuable additional coverage for your home and your family. Buy it once and relax. Your basic or enhanced Owner's Title Insurance policy will protect you for as long as you own your home.

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