

Fidelity National Title Insurance Company

Fidelity National Title Insurance Company is a principal subsidiary of Fidelity National Financial, Inc. (FNF), the nation's leading title insurance organization. FNF's subsidiaries issue approximately 30 percent of the title insurance policies written annually in the United States. In addition to title insurance, FNF provides a range of other title related services including appraisals, credit reporting, flood certifications, real estate tax services and tax deferred exchange intermediary services.



EXPANDED

**Fidelity National Title Insurance
Company**
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**Fidelity National Title
Insurance Company**

EXPANDED



Enhanced
Owner's
Policy



Fidelity National Title Insurance Company is pleased to be able to offer **EXPANDED**, our enhanced coverage owner's policy.

Peace of mind, Today and Tomorrow

Fidelity National Title is a principal subsidiary of Fidelity National Financial, the nation's leading title insurer with assets of more than \$3.7 billion. That financial strength gives you the security and protection you deserve.

Coverage Before & After Policy Date

Traditionally, title insurance has covered only those matters occurring before the effective date of the policy. **EXPANDED** protects you for certain covered risks arising before and after the effective policy date.

Comprehensive Title Insurance Coverage

Basic Coverage's Include:

- ▶ Another party's ownership interest in your title.
- ▶ Another party claiming to have rights affecting your title arising out of forgery or impersonation.
- ▶ Another party having an easement on your land.
- ▶ Another party having a right to limit your use of the land.
- ▶ A defective title.

EXPANDED Enhanced Coverage's Include:

- ▶ Guaranteed legal, pedestrian and vehicular access to the premises.
- ▶ Losses arising from liens for labor and materials arising at the date of the policy or thereafter for labor and materials furnished prior to the effective date of the policy (unless agreed to by you).
- ▶ Loss arising because you are forced to remove an existing structure, other than a boundary wall or a fence, because it extends onto adjoining land, violates a restriction listed in the policy, violates a zoning ordinance, or because it was built without a building permit (damage limits and deductibles apply).
- ▶ Loss arising because you cannot use the land as a single family residence because it violates a restriction listed in the policy or a zoning ordinance.
- ▶ Loss arising because someone other than you claims title because of a violation of a restriction listed in the policy.
- ▶ Loss arising because you are forced to comply with a restriction listed in the policy where the restriction was violated prior to your ownership.
- ▶ Loss arising because you are unable to sell or encumber the property because of violation of a restriction listed in the policy where the restriction was violated prior to your ownership.



- ▶ Loss because after the effective date of the policy someone, other than you, builds a structure other than a boundary wall or a fence, which encroaches onto your property.
- ▶ Loss arising because you cannot obtain a building permit or you cannot sell or encumber the land because of a violation of land subdivision laws.
- ▶ Loss where a structure must be removed because another person uses the land for the extraction or development of minerals owned by them.

Homeowner's inflation coverage, included in our standard title policy, is also included in a **EXPANDED** policy. This increases the amount of coverage under your policy 10% per year on the anniversary date of your policy up to 150% of the original coverage amount.

Conditions, Limitations and More Information

Of course, all **EXPANDED** policies are subject to exclusions, conditions and exceptions from coverage contained in the policy. For more information about the policy terms, contact your Fidelity National Title Insurance Company agent or our local office.