



**Puyallup Valley Branch**  
 413 29th St NE, Ste B  
 Puyallup, WA 98372  
 Telephone: (253) 286-2600  
 Fax: (253)284-3595

**Tacoma Branch**  
 3906 South 74th Street  
 Tacoma, WA 98409  
 Telephone: (253) 284-4440  
 Fax: (253) 474-5479

**Gig Harbor Branch**  
 5790 Soundview Dr., Ste 201  
 Gig Harbor, WA 98335  
 Telephone: (253) 682-5300  
 Fax: (253) 858-7884

## Types of Title Insurance Coverage

<b>Attorney's Title Policy Protection Against the Risk of :</b>	<b>Standard</b>	<b>Extended</b>	<b>Expanded/ Homeowners Plus</b>
Forgery	◆	◆	◆
Instruments executed under fabricated or expired powers of attorney	◆	◆	◆
Deeds delivered after the death of the grantor	◆	◆	◆
Deeds by persons of unsound mind	◆	◆	◆
Deeds by minors	◆	◆	◆
Deeds not properly delivered	◆	◆	◆
Incorrect legal description	◆	◆	◆
Misrepresentation of the new marital status of the grantor	◆	◆	◆
Misrepresentation of wills, deeds to fictitious persons	◆	◆	◆
Wills not properly probated	◆	◆	◆
Deeds to or from invalid or non-existing corporations or partnerships	◆	◆	◆
Un-marketability of title	◆	◆	◆
Record defects, liens, encumbrances, adverse claims or other matters not known or disclosed to the new owner that attach before date of policy	◆	◆	◆
Lack of a right of access to the land	◆	◆	◆
Easements, claims of easements, or encumbrances which are shown by records		◆	◆
Unrecorded liens for services, labor or materials imposed by law		◆	◆
Encroachments and boundary conflicts which a correct survey would disclose and not shown of record		◆	◆
Encroachments and boundary conflicts concerning improvements		◆	◆

## Types of Title Insurance Coverage (Continued)

Attorney's Title Policy Protection Against the Risk of :	Standard	Extended	Expanded/ Homeowners Plus
<p>You are forced to remove or remedy your existing structures (or any part of them excluding boundary walls and fences) because any portion was built without the appropriate building permit. This covered risk is subject to:                      A customer deductible amount of either 1% of policy amount or \$5,000.00 (whichever is less)                      Company's maximum liability is \$25,000.00</p>			◆
<p>An existing violation of a subdivision law or regulation affecting the land:                      You're unable to obtain a building permit;                      You're forced to correct or remove the violation; or someone else has a legal right to, and does refuse to perform a contract to purchase the land, lease it or make a mortgage on it. This covered risk is subject to:                      A customer deductible amount of either 1% of policy amount or \$2,500.00 (whichever is less)                      Company's maximum liability is \$10,000.00</p>			◆
<p>You are forced to remove your existing structure (s) because it (they) encroaches onto your neighbor's land. This covered risk is subjected to:                      A customer deductible amount of either 1% of policy amount or \$2,500.00 (whichever is less)                      Company maximum liability is \$25,000.00</p>			◆
<p>Certain zoning issues that force you to remove or make modifications to your existing structure.                      This covered risk is subject to:                      A customer deductible amount of either 1% of policy amount or \$5,000.00 (whichever is less)                      Company maximum liability is \$25,000.00</p>			◆
Post Policy Coverage	Standard	Extended	Expanded/ Homeowners Plus
Another party owns an interest in your title	*	*	◆
Another party has rights affecting your title resulting from leases, contracts or options	*	*	◆
Another party has rights affecting your title resulting from leases, contracts or options	*	*	◆
Another party has an easement on the property	*	*	◆
Your title is defective	*	*	◆
Another party has the right to limit the use of your land			◆
You neighbor builds any structures after the policy date, other than boundary walls or fences, which encroach onto the land.			◆

\* May be covered, subject to conditions and stipulations of the policy