

Comparing Coverage of ALTA Owner's Policy and ALTA Homeowner's Policy

Stewart offers our residential customers various levels of coverage for your protection. The coverage provided by the ALTA Owner's Policy (a standard coverage policy) covers you for defects and liens typically in the Public Records' history of your title through the date and time your deed is recorded in the Public Records. The ALTA Homeowner's Policy provides enhanced coverage and protects you from matters appearing in the Public Records and items not appearing in the Public Records, including some that might occur after the policy is issued.

Head-to-head Coverage Comparison

Coverages Included Without Endorsement

Assumes compliance with Stewart Title Guaranty Company's underwriting requirements for issuance of the applicable policy.

	ALTA Owner's Policy (standard) 2021	ALTA Homeowner's Policy 2021
Covered Risks		
Title being vested other than as stated in Schedule A of policy	✓	✓
Forgery, fraud, duress, incompetency, incapacity or impersonation	✓	✓
Liens or encumbrances on the title (e.g., prior mortgage or deed of trust, state or federal tax lien, condominium or homeowners' association lien)	✓	✓
A document affecting title not properly created, executed, sealed, acknowledged or delivered	✓	✓
Defective recording of documents	✓	✓
Defect in title caused by improper remote online notarization, failure to perform those acts necessary to create a document by electronic signature, and repudiation of an invalid electronic signature	✓	✓
Unmarketability of the title	✓	✓
No right of access to and from the land	✓	✓
Restrictive covenants limiting your use of the land	✓	✓
Gap Coverage (extending coverage from the closing to the recording of the deed)	✓	✓
Duration		
Coverage continues as long as you own the property	✓	✓
Policy insures anyone who inherits the property from you	✓	✓
Policy insures the trustee of your estate-planning trust who receives a deed from you	✓	✓
Policy insures an affiliate who receives a deed from you	✓	✓
Policy insures residential property only		✓
Policy can only be issued to a natural person or estate planning entity		✓
Extended Coverage		
Parties in possession of the property that are not disclosed by the Public Records (e.g., tenants, adverse possessors)	*	✓
Unrecorded easements affecting the property	*	✓
Encroachments and boundary line disputes that would be disclosed by a survey	*	✓
Mechanic's liens (a lien against the property due to non-payment of work)	*	✓
Taxes or special assessments that are not shown as liens by the Public Records	*	✓

*Not included in the coverage