

# PARTNERS TITLE AGENCY, LLC

7805 COOLEY LAKE ROAD, SUITE 300  
WEST BLOOMFIELD, MI 48324  
248-360-6631 PH  
866-279-5702 FAX

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## **EAGLE PROTECTION OWNERS'S POLICY**

- Provides expanded coverage to the Insured for Forgery, Encroachments, Clouds on Title, Adverse Possession, Easement by Prescription, Expanded Access, Structural Damage from Mineral Extraction, includes many Post-Policy Coverages.
- Totally new coverage is given for Building Permit Violations, Encroachments of Boundary Walls and Fences, Zoning Violations, Restriction Violations, Subdivision Violations, Living Trust Coverage and Automatic Increase Coverage.
- The Eagle policy can only be issued on One to Four Family Residential Property, not new construction, vacant land or commercial, but it is AUTOMATICALLY issued Without Standard Exceptions AND NO SURVEY IS REQUIRED.
- Forgery coverage continues as long as the insured is the owner even if the forgery takes place AFTER the property is purchased.
- Encroachment coverage protects the owner against a neighbor's new building encroachment onto the owner's property AFTER the date of the policy.
- Coverage is provided when insured title is clouded by a recorded document containing the legal description of the insured land, whether by mistake or in a specific effort to cause the insured harm, and the insured is prevented from closing a loan or sale transaction.
- Adverse Possession Coverage is extended to a buyer when someone claims to have a title arising out of someone else's continued use and occupancy.
- The Insured is protected in the event another party claims to have the right to use a part of the buyer's land as an easement because of continuous use overtime. (Easement by Prescription)
- Access coverage includes for the first time, actual vehicular and pedestrian access to and from the land, based upon a legal right, ALTA form insures only a legal right of access.
- AND the policy automatically increases the coverage amount by 10% each of the first five years after the policy is issued.

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## **EAGLE PROTECTION OWNER'S POLICY**

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- The Eagle Policy insures against loss for damage to structures (including those built to modify or replace existing structures) caused by others using the surface of the land in the course of extracting minerals.
- Insured is protected up to \$ 25,000 when forced to remove or correct existing structures that were built without a building permit or in violation of a permit.
- Protects the insured up to \$ 5,000 if forced to remove a boundary wall or fence that encroached onto a neighbor's land, onto an easement or set back lines.
- Insured is protected up to \$ 25,000 against loss due to violation of an existing zoning law or zoning regulation. The zoning coverage even extends to boundary walls and fences. The full amount of the policy will be paid for forced removal of a violation.
- It provides up to \$ 10,000 of protection when subdivision laws have been violated prior to the homeowner's purchase and the homeowner is unable to obtain a building permit, is forced to correct or remove the violation or is unable to complete a sale or loan transaction.
- All of these specific dollar coverages are subject to a 1% Deductible charge.
- Coverage is expanded to provide coverage to the trustees under a trust created by the insured, as well as the beneficiaries of the trust.
- Coverage is extended to the insured who is unable to close a sale or loan because of a violation of the building and use restrictions and for loss from attempts by others to enforce restrictions and protects against loss of title because of violations of the restrictions. None of these matters are covered on an ALTA form.
- All of this Eagle Protection is available without any additional underwriting or searching for very little additional premium. \$100,000 policy is \$ 640.00 ( Base Rate) for Eagle, while the standard ALTA policy is \$ 570.00.