# ENHANCED OWNER'S INSURANCE

## AMENDMENT OF EXCEPTION TO AREA AND BOUNDARIES:

This coverage amends the standard survey exception to delete all words except "shortages in area." This cover will insure you against loss, costs, attorney's fees and expenses resulting from discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements not shown on the survey. A satisfactory survey of the property is necessary to obtain the coverage, and the Company may take exception to adverse matters shown on the survey.

The cost for this coverage is 5% of the Basic Rate title insurance premium for a Residential Owner's Policy, but in no event shall the premium be less than $20.00. If you accept the enhanced coverage, you authorize the company to charge the applicable premium on your closing statement.

## RESTRICTIONS, ENCROACHMENTS, MINERAL ENDORSEMENT (T-19.1):

This endorsement provides certain protections regarding restrictions, encroachments and minerals if underwriting guidelines are satisfied. These include coverage against: violations of enforceable restrictive covenants or building setback lines; encroachments of improvements (I) into easements, (II) onto adjoining land or (III) into the insurance land: and damage to improvements (excluding lawns, shrubbery, or trees) resulting from the future exercise of any right to use the surface of the Land for the extraction of development of minerals, all as further described in the endorsement and subject to any express exception(s) in Schedule B of the policy.

The cost for this endorsement is 5% of the Basic Rate title insurance premium for the Residential Owners Policy if the Amendment of the Exception to Area and Boundaries is also purchased, but in no event shall the premium be less than $50.00. If the Amendment of Exception and Boundaries is not purchased, then the cost for this endorsement is 10% of the Basic Rate title insurance premium, but in no event shall the premium be less than $50.00. If you accept the enhanced coverage, you authorize the Company to charge the applicable premium on your closing statement.