

Expanded Coverage Title  
Insurance From  
Omaha Title & Escrow  
Offers Additional Coverage  
to the Homebuyer

**Expanded Coverage is available:**

- For either Existing Homes or New Construction
- For 1 to 4 Family dwellings
- For residential purchases on platted ground
- For purchases made by individuals or by a trustee
- For Condominiums



**Omaha**  
**Title &**  
**Escrow**

8027 South 83rd Avenue  
LaVista, NE 68128

Phone: 402-331-8090  
Fax: 402-331-8095  
[www.omahatitle.com](http://www.omahatitle.com)

A Homebuyer's Guide to  
**Title Insurance**



Expanded Title  
Insurance Coverage  
-VS-  
Basic Title  
Insurance Coverage

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Protection from loss due to:	Expanded	Basic
Another party claiming ownership	✓	✓
Errors in the Public Record	✓	✓
Fraud or Forgery	✓	✓
An undisclosed heir claiming ownership	✓	✓
A lien on the previous owner	✓	✓
Lack of Legal Access to your home	✓	✓
A loss from a violation of subdivision law	✓	
Building Permit Violations	✓	
Zoning Law Violations	✓	
Encroachment on your neighbor's property	✓	
Your neighbor encroaching on your property	✓	
Encroachment on an easement	✓	
Easements	✓	
Covenants, Conditions & Restrictions	✓	
Mechanics Lien's	✓	
Homeowners Association Charges	✓	
Rent, Relocation & Repair Costs	✓	
Lack of Vehicular or Pedestrian Access	✓	
Surface Extraction of Water or Minerals	✓	



### Expanded Coverage Also Provides For:

- Automatic Survey Coverage. The above coverage is provided even without a survey or plot plan.
- Continuation of Coverage. The policy stays in effect if the property is transferred to a trust or an heir.
- Inflation Coverage. The policy increases in value 10% a year until it reaches 150% of its original value.

The expanded coverage title insurance policy is a policy of protection for the Homebuyer. The additional coverage offers peace of mind and security in Real Estate transactions. This additional coverage is only available at the time you purchase your residence. Unfortunately, it is not available at the time of a refinance or as an upgrade to an existing title insurance policy.



Your lender also may require title insurance when you borrow to finance the purchase of your residence. The policy your lender requires insures them and their loan, the lenders coverage is separate and does not protect you, the Homeowner.

Because the coverage offered by the expanded title insurance policy is so broad it can only be offered to Homebuyers purchasing a one to four family residence on platted land.



The Basic title insurance policy is still available for purchases of unimproved land or commercial properties.

Likewise, Corporations, Partnerships or Limited Liability Corporations would continue receive title insurance protection from the basic policy.

If you are purchasing a primary residence for you and your family the expanded title insurance protection may be right for you. Ask your Realtor or contact our title department for more information.