

# Title Insurance Coverage

Title insurance is provided by sellers to insure your title to the home you purchase, since a deed does not guarantee that you have a good title. The coverages listed below are not always included in a policy, so you need to ask and request certain coverages that might effect your situation. Extra coverages that are not normally included can be added for a minimal fee.

What are title requirements: Title requirements are matters to be completed prior to the issuance of the title policy. ( i.e. Property Survey )

What are title exceptions: Title exceptions are items such as easements, rights of ways, special assessments and restrictions which the title policy is subject to and does not insure against.

Survey Protection: Survey coverage guarantees the insured against claims by reason of encroachments or boundary line disputes and can only be given upon receipt of an acceptable survey prepared by a licensed surveyor.

Mechanic Lien Protection: Insures the owner against claims from suppliers of materials or labor furnished prior to the date of the policy, this coverage is essential for new home construction.

Gap Protection: Insures owners against any intervening items appearing of record after certification date of the title commitment through the recording of the documents.

Inflation Protection: Provides an automatic 10% per year additional policy amount protection on each of the first five anniversaries of the policy date.

Mineral Protection: Protects against physical damage to the improvements resulting from exercise of rights to use the surface of the land to extract or develop excepted mineral interests. ( Property must qualify )

Restrictive Covenant Protection: Protects against forced removal of existing structure other than boundary wall or fence due to violations of the covenants.

Zoning Law Protection: Protects against inability to use the land for single family residence because such a use violates existing zoning laws.

**PS. If you decide to sell or refinance, providing your old title policy will save you 40% off the cost of the new policy. This can amount to hundreds of dollars.**

**" YOUR BUSINESS AND REFERRALS ARE MOST APPRECIATED "**

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