

**EXPANDED PROTECTION OWNER POLICY  
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE  
issued by  
CATIC**

Policy No.	Amount of Insurance	Date of Policy
EOP Will automatically fill-in after jacket is requested	\$ Purchase Price	Date deed was recorded
Agent Name		Agent No.
Will automatically fill-in.		Will automatically fill-in.

**SCHEDULE A**

Deductible Amounts and Maximum Dollar Limits of Liability for Covered Risks 16, 18, 19 and 21:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1% of Policy Amount Shown in Schedule A	\$10,000.00
Covered Risk 18:	1% of Policy Amount Shown in Schedule A	\$25,000.00
Covered Risk 19:	1% of Policy Amount Shown in Schedule A	\$25,000.00
Covered Risk 21:	1% of Policy Amount Shown in Schedule A	\$10,000.00

1. The Insured is: **Record Owner(s)**
2. Your interest in the Land covered by this policy is: Fee Simple.
3. The Land referred to in this policy is described as:

Physical Address of property, Vermont

A copy of the Property Description of said Land is attached hereto.

Countersigned and validated:

By \_\_\_\_\_  
Signature of Issuing Agent – this will fill-in

\_\_\_\_\_  
Please Print or Type Name of Issuing Agent – this will fill-in

**Policy not valid unless Schedule B and Vermont Definitions Endorsement attached.**

Policy No.

## SCHEDULE B

### EXCEPTIONS FROM COVERAGE

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.**

In addition to the Exclusions from Coverage, this policy does not insure You against loss or damage and We will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

1. Rights of persons in possession other than the Insured which are not shown by the Public Records.
2. (i) Boundary line disputes, overlaps, encroachments, title to filled lands (if any) and all other facts which an accurate survey and inspection of the land would disclose and which are not shown by the Public Records; (ii) Any easements or claims of easements not shown by the Public Records.

General Exceptions numbered enter none are hereby deleted and, subject to all other provisions hereof, the Insured is insured against loss by reason of matters mentioned in such exceptions.

Special Exceptions:

3. Real estate taxes, municipal assessments and private association assessments, if any, including liens and assessments, not yet due and payable.
4. IF THE INSURED PREMISES IS A CONDOMINIUM UNIT: Covenants, conditions, restrictions, easements, options, powers of attorney and limitations on title, created by the laws of the State of Vermont or set forth in the Master Deed or Declaration of Condominium, in the related By-Laws, in the Declaration of Trust or Site Plans and Floor Plans as duly recorded in the appropriate land records office and as the same may have been lawfully amended, and in any instrument creating the estate or interest insured by this policy.

*(Insert additional Schedule B exceptions here)*

All references are hereby made to the (enter City of, Village of, or Town of \_\_\_\_\_) Land Records:

- 5.
- 6.
- 7.

### Training:

What is an exception?

Specific items that are not covered by the policy. They exist because title insurance companies cannot predict or control unknown risks and cannot provide coverage for every potential issue related to a property's

title. The title exceptions are matters that will appear in the title policy and for which the Insured under the policy will not have title insurance coverage.

Click [here](#) for sample exceptions.

This policy incorporates by reference the endorsements designated below, adopted by the American Land Title Association as of the Date of Policy:

- 4.1 Condominium – Current Assessments\*
- 5.1 Planned Unit Development – Current Assessments\*

The CATIC Endorsement Deleting Class Action Condition is incorporated in this policy.

- See attached Continuation Sheet for additional Exceptions from Coverage.



101 Corporate Place, Rocky Hill, CT 06067

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Policy No.

## PROPERTY DESCRIPTION



101 Corporate Place, Rocky Hill, CT 06067

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Policy No.

**Schedule B Continuation Sheet**

**Schedule B Exceptions are continued as follows:**