10 Great Reasons To Request Conestoga's "*ENHANCED* Owner's Policy"

In addition to providing all the same protections as a Conestoga Basic Policy, the Enhanced Policy offers the following additional coverage designed to provide added title protection.

1. Automatic Policy Liability Increases – Policy increases by 10% of the stated amount of the policy each year for the first 5 years up to 150% of the stated amount of the policy.

2. Building Permit Violation – Protects against loss if insured is forced to remove an existing structure because it was built by a previous owner who did not obtain a proper building permit.

3. Post Policy Forgery – Protects against forgeries which may occur in the future and cloud the insured's title.

4. Enhanced Access – Insures that there is vehicular access to the property, not just legal access.

5. Post Policy Encroachment – Protects insured after purchase of property if someone else builds a structure which encroaches onto insured's land.

6. Subdivision Coverage – Provides up to $10,000 of coverage if insured cannot close a sale, get a loan or obtain a building permit because insured's land was improperly subdivided prior to purchase.

7. Mineral Rights Coverage – Provides protection if improvements, lawns or trees are damaged by future exercise of right to use surface of land for extraction or development of minerals or water.

8. Mechanics' Lien Coverage – Provides mechanics' lien coverage for labor & material furnished before the policy date.

9. Street Address Coverage – Provides protection when the land does not have the street address shown in the policy.

10. Zoning Coverage – Provides coverage if there is a failure of the land to be zoned to permit a one to four family or condominium residential structure.