

Abstracting Company of Berks County,
trading as

Conestoga Title - Berks County

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Conestoga's Basic and Enhanced Title Policy Features

What's The Difference?

About Title Insurance

Title insurance plays a major role in making certain home ownership is safe and secure. The title insurance company protects against loss due to any defect in title, and in the event any problems should arise, it's the title company's obligation to provide legal support. A reputable title insurance company offers reliable purchasing information, insight into historic matters of importance, and the security of a state licensed and regulated company.

Conestoga's BASIC Policy

The Basic Owner's Policy provides protection against loss, from the beginning of time to the date of closing, should a title defect result in a claim against your ownership.

Some Great Reasons To Request Conestoga's ENHANCED Owner's Policy*

The Enhanced Owner's Policy provide all the same protections as a Conestoga Basic Policy, plus it has additional coverages designed to provide additional 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. **Street Address Coverage** – Provides protection when the land does not have the street address shown in the policy.
9. **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.

* *Conestoga's Enhanced Owner's Policy can only be issued on a single family residence or residential condominium.*

BASIC Owner Title Policy Coverage	ENHANCED Owner Title Policy Coverage*
Fraud	Fraud
Confusion from Similarity of Names	Confusion from Similarity of Names
Mistakes in Recording Legal Documents	Mistakes in Recording Legal Documents
Unpaid Taxes	Unpaid Taxes
Forged Documents	Forged Documents
Wills Not Probated	Wills Not Probated
Misrepresentation of Marital Status	Misrepresentation of Marital Status
Signatures of Minors or Mentally Incompetent Persons	Signatures of Minors or Mentally Incompetent Persons
Undisclosed or Missing Heirs	Undisclosed or Missing Heirs
Clerical Errors in Public Records	Clerical Errors in Public Records
THIS COVERAGE NOT INCLUDED	Automatic Policy Liability Increases
THIS COVERAGE NOT INCLUDED	Building Permit Violation
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