

CONNECTICUT MUNICIPAL VIOLATION ENDORSEMENT COVERAGE COMPARISON

This is intended as a general comparison of the Standard Owner Policy, Expanded Owner Policy, and Expanded Owner Policy with Municipal Violation Endorsement Covered Risks. Consult the final title insurance policy for Covered Risks, Definitions, Exclusions, Exceptions and Conditions.

	STANDARD OWNER POLICY	EXPANDED OWNER POLICY	EXPANDED OWNER POLICY WITH MUNICIPAL VIOLATION ENDORSEMENT
GENERAL MUNICIPAL COVERAGE:			
Building Permit & Zoning Violations Recorded on the Land Records (only if no exception is taken for the issue in Sch B)	✓	✓	✓
Lack of Building Permit for Existing Structure		✓ (coverage for forced removal and remediation only)	✓ (broader coverage for forced removal but also includes coverage for fines, inability to get permits or inability to sell/ lease/ mortgage due to offending work)
Lack of a Certificate of Occupancy / Final Approval for Building Permit (not recorded on the land records)			✓
Subdivision Violations		✓	✓
Existing Use as Single-Family Residence Violates Zoning		✓ (cease use orders only)	✓ (broader coverage for violations that were on file at time of closing includes loss due to: cease use orders, forced removal, fines, inability to get permits or inability to sell/ lease/ mortgage due to offending work)
All Other Zoning Violations That Existed at Closing		✓ (coverage for forced removal and remediation only)	✓ (broader coverage for violations that were on file at time of closing includes loss due to: cease use orders, forced removal, fines, inability to get permits or inability to sell/ lease/ mortgage due to offending work)
WHAT TYPES OF ISSUES ARE COVERED?			
Town-Forced Removal or Correction Due To:			
Zoning & Subdivision Violations		✓	✓
Unpermitted Existing Structure On the Property		✓ (excludes boundary walls and fences)	✓ (includes boundary walls and fences)
Lack of Certificate of Occupancy for Dwellings		✓ (only with Homestead Endorsement and if permit was issued over 6 years before Policy Date)	✓
Problems When You Sell, Lease, or Mortgage the Property Due To:			
Subdivision Violations		✓	✓
Zoning / Use / Subdivision Violations			✓
Unpermitted Work			✓
Lack of Certificate of Occupancy			✓
Building Permit Denials Due To:			
Subdivision Violations		✓	✓
Lack of a Building Permit			✓
Lack of a Final Certificate of Occupancy			✓
Fines Due To:			
Lack of a Building Permit			✓
Lack of a Final Certificate of Occupancy			✓
Orders to Cease Use Due To:			
Property Not Zoned for Single-Family Residence		✓	✓
All Other Zoning / Occupancy / Use Violations			✓
Lack of a Building Permit			✓



building partnerships together.

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