



# BENCHMARK TITLE AGENCY, LLC

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*Representing:*  
AmTrust Title Insurance Company  
Commonwealth Land Title Insurance Company  
Chicago Title Insurance Company  
Fidelity National Title Insurance Company  
First American Title Insurance Company  
Stewart Title Insurance Company  
Westcor Land Title Insurance Company  
WFG National Title Insurance Company

## Memo

**To:** Our Valued Clients

**From:** Jean M. Partridge, Esq.  
Thomas N. DeCaro, President

**Date:** July 18, 2007

**Subject:** Tirsa Owner's Extended Policy Protection

Your trust and confidence in Benchmark is of utmost importance to us. That is why we have decided to make the TOEPP (Tirsa Owner's Extended Policy Protection) our standard issue policy on all residential purchases, effective August 1, 2007. After careful analysis, we have concluded that the extra protections contained in the TOEPP are very valuable and are well worth the additional premium (20% higher than the standard ALTA Policy).

We are here to serve the needs of you and your clients. As such; we realize this enhanced policy coverage may not be desirable on all your transactions. Therefore, simply let your sales representative or any member of our customer service team know that you would prefer the standard ALTA policy on this and/or all your transactions and your client profile will be noted in our records.

The most significant enhancements contained in the TOEPP policy are:

1. Post Policy Coverage:

Coverage for some post policy events, such as a post policy forgery or impersonation or post policy construction by a neighbor which encroaches on the insured's land.

2. Market Value Rider Coverage:

Automatic market value rider coverage, the amount of the policy increases by 10% for each of the first five years.

3. Subdivision Law Violation Coverage:

Protects the insured against loss sustained by reason of a violation of a subdivision law or regulation which exists as of the policy date. This coverage is afforded if the insured has an actual loss which results in the insured being unable to obtain a building permit, the insured being forced to remove or correct the violation, or if someone has a legal right to and does refuse to perform a contract to purchase, lease or make a mortgage on the land. This coverage is subject to a 2,000 deductible and a 10,000 maximum liability amount.

4. Building Permit Coverage:

Protects the insured against loss sustained by reason of the forced removal of structures, other than walls and fences, because the structure was built without obtaining a building permit from the proper government office, as existing at policy date. This coverage is subject to a \$4,000 deductible and at \$25,000 maximum liability amount.

5. Zoning Coverage:

Protects the insured from loss by the forced removal of structures, other than boundary walls and fences, because they violate a law or zoning regulation existing at the policy date. This coverage is subject to a \$4,000 deductible and at \$25,000 maximum liability amount.

6. Zoning Coverage:

Protects the insured from loss sustained by reason of the use of the land as a single-family residence violating a zoning law or zoning regulation existing at the policy date.

For more detailed information regarding the TOEPP Policy, please call a member of our legal staff or visit our website at [www.BenchmarkTA.com](http://www.BenchmarkTA.com) and click on "Latest News."