

## WHAT IS A SURVEY COVERAGE?

### LEARN MORE ABOUT PARAGRAPH 6 (A)(8) OF THE TREC 1 TO 4 FAMILY RESIDENTIAL CONTRACT.

It's about the Buyer deciding if they want coverage against discrepancies, conflicts, boundary line issues, encroachments, protrusions and overlapping improvements that are not disclosed by a survey of the property covered by the contract.

The title policy does not, as a general rule, insure the Buyer against loss resulting from discrepancies, conflicts, boundary line issues, etc. that are identified in the survey of the property.

The Owner's Policy of Title Insurance does not automatically provide Survey Coverage. The Buyer has to request the coverage by checking the "will be amended box" in Paragraph 6. (A)(8): The words "shortages in area" will not be deleted from the Title Policy because the Texas Department of Insurance (TDI - the entity that regulates the Title Insurance Industry) does not allow title companies to insure acreage and square foot calculations.

**For more information, contact your HSTX Title Escrow Officer or visit [hstxtitle.com](http://hstxtitle.com).**



### How much does Survey Coverage cost?

For Residential Real Property purchased by individual insureds, the costs is an additional 5% of the policy premium. That cost would equate to:

Sales Price	Owner's Title Premium	Survey Coverage
\$100,000	\$875	\$43.75
\$500,000	\$3,091	\$154.55
\$1,000,000	\$5,861	\$293.05