

Adopted by ALTA Board of Governors on February 12, 2025

NOT FINAL / NOT PUBLISHED
For Public Comment by March 20, 2025
Email Comments to: forms@alta.org

ALTA 28 ENDORSEMENT — DAMAGE OR ENFORCED REMOVAL

This endorsement is issued as part of
Policy Number _____
issued by
BLANK TITLE INSURANCE COMPANY

1. The Company insures against loss or damage sustained by the Insured if the exercise of the granted or reserved rights to use or maintain the easement(s) referred to in Exception(s) _____ of Schedule B results in:
 - a. damage to an existing building located on the Land, or
 - b. enforced removal or alteration of an existing building located on the Land.

2. This endorsement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) resulting from:
 - a. contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence; or
 - b. negligence by a person or an Entity exercising a right to use or maintain the easement(s) referred to in Section 1 above.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause]

BLANK TITLE INSURANCE COMPANY

By: _____
[Authorized Signatory]

