



# T-19, T-19.1 CHART

## Survey Matters, Exceptions, and Endorsement Coverages

Survey Matter	Take Exception?			Endorsement Can be Issued?		Special Exception to Add on Commitment and Policy(ies) unless waived by Underwriting
	OTP T-1	OTP T-1R	MTP	T-19	T-19.1	
<b>Easement Encroachments</b>						
Encroachment of curbs, pavement, parking spaces, driveways over or into utility, drainage or other recorded easements	No	Yes	No	Yes	Yes	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.
Building encroachment into utility or drainage easement by <b>LESS</b> than 30% of easement width	Yes	Yes	Yes	Yes	Yes but delete #2	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. <i>(Insuring provision #2 of the T-19.1 Endorsement will be deleted.)</i>
Building encroachment into utility or drainage easement by <b>MORE</b> than 30% of easement width	Yes	Yes	Yes	Yes but delete #3	Yes but delete #2	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. <i>(Insuring provision #3 of the T-19 Endorsement will be deleted.) (Insuring provision #2 of the T-19.1 Endorsement will be deleted.)</i>

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<b>Easement Encroachments Continued</b>						
Encroachment of an in-ground swimming pool into a utility or drainage easement	Yes	Yes	Yes	Yes but delete #3	Yes but delete #2	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. (Insuring provision #3 of the T-19 Endorsement will be deleted.) (Insuring provision #2 of the T-19.1 Endorsement will be deleted.)
Any encroachment of improvements into a pipeline easement	Yes	Yes	Yes	Yes but delete #3	Yes but delete #2	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. (Insuring provision #3 of the T-19 Endorsement will be deleted.) (Insuring provision #2 of the T-19.1 Endorsement will be deleted.)
Encroachment of portable or temporary structure (e.g., moveable shed or aboveground pool NOT on concrete or other permanent foundation)	Yes	Yes	Yes	Yes	Yes If survey coverage is purchased	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.
Encroachment of any improvement from adjacent property onto subject land	Yes	Yes	Yes	No-n/a P-39(b) may be available upon approval	No-n/a P-39(b) may be available upon approval	_____ encroaches into the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.

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<b>Building Setback Violations</b>						
Encroachment of curbs, pavement, parking spaces, driveways over or into setback lines	No	No	No	Yes	Yes	
<u>Residential</u> : Building encroachment into SETBACK LINE per plat or restriction by <b>LESS</b> than 10% of the setback or building line width AND for a period of { <b>LESS</b> than 4 years}	n/a	Yes	Yes	Yes	Yes but with deletion of #5	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. ( <i>Insuring provision #5 of the T-19.1 Endorsement will be deleted.</i> )
<u>Residential</u> : Building encroachment into SETBACK LINE per plat or restriction by <b>MORE</b> than 10% of the setback or building line width AND for a period of { <b>LESS</b> than 4 years}	n/a	Yes	Yes	Yes but with deletion of #6	Yes but with deletion of #5	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. ( <i>Insuring provision #6 of the T-19 Endorsement will be deleted.</i> ) ( <i>Insuring provision #5 of the T-19.1 Endorsement will be deleted.</i> )
<u>Residential</u> : Building encroachment into SET BACK LINE per plat or restriction by <b>ANY AMOUNT</b> AND for a period of { <b>MORE</b> than 4 years}	n/a	Yes	No	Yes	Yes but with deletion of #5	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. ( <i>Insuring provision #5 of the T-19.1 Endorsement will be deleted.</i> )
<u>Not Residential</u> (commercial; apartments; ranch; etc): Building encroachment into SETBACK LINE per plat or restriction by <b>LESS</b> than 10% of the setback or building line width AND for a period of { <b>MORE</b> than 2 years}	Yes	n/a	Yes	Yes	Yes but with deletion of #5	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. ( <i>Insuring provision #5 of the T-19.1 Endorsement will be deleted.</i> )

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<b>Building Setback Violations Continued</b>						
<u>Not Residential</u> (commercial, apartments, ranch, etc.): Building encroachment into SETBACK LINE per plat or restriction by <b>LESS</b> than 10% of the setback or building line width AND for a period of { <b>LESS</b> than 2 years}	Yes	n/a	Yes	Yes But with deletion of #6	Yes but with deletion of #5	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. ( <i>Insuring provision #6 of the T-19 Endorsement will be deleted.</i> ) ( <i>Insuring provision #5 of the T-19.1 Endorsement will be deleted.</i> )
<u>Not Residential</u> (commercial, apartments, ranch, etc.): Building encroachment into SETBACK LINE per plat or restriction by <b>MORE</b> than 10% of the setback or building line width AND for a period of { <b>LESS</b> than 2 years}	Yes	n/a	Yes	Yes but with deletion of #6	Yes but with deletion of #5	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. ( <i>Insuring provision #6 of the T-19 Endorsement will be deleted.</i> ) ( <i>Insuring provision #5 of the T-19.1 Endorsement will be deleted.</i> )
<u>Not Residential</u> (commercial; apartments; ranch; etc): Building encroachment by ANY AMOUNT into building or SETBACK LINE created pursuant to plat or restrictions for a period of { <b>MORE</b> than 4 years}	Yes	n/a	No	Yes	Yes	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.

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<b>Building Setback Violations Continued</b>						
Encroachment of portable or temporary structure (e.g., moveable shed or above ground pool NOT on concrete or other permanent foundation)	Yes	Yes	Yes	Yes	Yes If survey coverage is purchased	_____ encroaches into the _____ foot setback line, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.
<b>Boundary Lines</b>						
Moveable or temporary structure (e.g., sheds; aboveground pools, spas, etc.) encroaches from the insured tract onto adjacent property	Yes	Yes	Yes	Yes	Yes	_____ encroaches/protrudes into/onto the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.
Permanent improvement (e.g., building, garage, pool,) encroaches from insured tract onto adjacent property	Yes	Yes	Yes	Yes but with deletion of #5	Yes but with deletion of #4	_____ encroaches/protrudes into/onto the _____, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____. <i>(Insuring provision #5 of the T-19 Endorsement will be deleted.) (Insuring provision #4 of the T-19.1 Endorsement will be deleted.)</i>
Improvement encroaches from adjacent property onto the insured tract	Yes	Yes	Yes	Yes but see below **	Yes but see below **	_____ encroaches/protrudes into/onto the land, along the _____ property line, as shown on survey dated _____, prepared by _____, RPLS No. _____, Job No. _____.

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<b>Fences</b>						
Fence inset from a property line that abuts a public street or alley	No	No	No	Yes	Yes	
Fence inset from property line by less than one foot	Yes	Yes	Yes	Yes but see below **	Yes but see below **	Fence inset into land and off property line as shown on survey dated _____, prepared by _____, RPLS No _____.
Fence is inset by more than one foot	Yes	Yes	Yes	Yes but see below **	Yes but see below **	Any claim, loss, action, cause of action or dispute involving the property lying between the fence and the _____ boundary line of the land, as shown on survey dated _____, prepared by _____, RPLS No _____.
Fence located outside property line – owner of subject land is determined to be owner of fence. (T-19 requirement if fence off line by more than one foot)	Yes	Yes	Yes	Yes but if by more than one foot, delete #5	Yes but see below **	Any claim, loss, action, cause of action or dispute involving the fence being outside the boundary line of land, and the property lying between the fence and the _____ boundary line of the land, as shown on survey dated _____, prepared by _____, RPLS No _____. <i>(Insuring provision #5 of the T-19 Endorsement will be deleted if fence off boundary line by more than one foot.)</i>

\*\*The matter is not covered by the T-19 or T-19.1 Endorsement. The Endorsements may still be purchased, but it does not provide any insurance coverage as to the identified matter.