# MG-A01 — insurance

**Fictional educational document.** This independent document is newly authored for MoreGage teaching. It is not an official council LIM, LINZ title, registered valuation, building inspection, insurance decision, or lender approval.

**Property:** 14 Kauri Rise, Harbourview

**Legal description:** Lot 12 DP 900101

**Evidence date:** 2026-08-27

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## 6. Home insurance schedule or insurer response — synthetic version

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| Field | Fictional policy detail |
|---|---|
| Insurer | Three Umbrellas Cover |
| Status | indicative terms |
| Property | 14 Kauri Rise, Harbourview |
| House sum insured | $610,000 |
| Standard excess | $750 |
| Renewal | 27 August 2027, subject to terms |
| Mortgagee interest | To be noted if cover is accepted by the lender |
| Special terms | None recorded in this fictional schedule |

### Cover questions

- Is the house insurable on these terms before the buyer becomes unconditional?
- Do the sum insured, floor area, outbuildings, retaining walls, and special features match the property facts?
- Are flood, surface water, weathertightness, asbestos, gradual damage, or unconsented-work exclusions relevant?

- Does the proposed lender accept the insurer, excess, and mortgagee wording?

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**Teaching question:** Insurance availability and terms must be confirmed for the property; an online estimate or generic policy description is not confirmation.

**Independent-review boundary:** Review this document alongside the other property evidence and obtain appropriate professional advice. It must not be read as an official record or approval.