

Certificate of Insurance COI-2026-0007

Fictional Mutual Insurance, intentionally invalid certificate: expiry precedes issue

Certificate number	COI-2026-0007
Date issued	8 September 2026
Producer	Sample Broking Partners, Suite 5, Sample Broking Partners Building, 15 Example Way, Sample City, ZZ5 5ZZ
Insured	Pine Property Services, Suite 2, Pine Property Services Building, 12 Example Way, Sample City, ZZ2 2ZZ
Insurer	Fictional Mutual Insurance
Policy number	POL-2025-GL-0001
Policy period	1 April 2025 to 31 March 2026
Days of cover remaining at issue	-161
Certificate holder	Property contact 6, Suite 6, Fictional workspace 6 Building, 16 Example Way, Sample City, ZZ6 6ZZ

Fictional insurance paperwork generated for file-parsing tests. No policy exists, no cover is provided, and the insurer, broker and claim references are invented.

This certificate states cover from 1 April 2025 to 31 March 2026, but it was issued on 8 September 2026, 161 days after that cover ended. It certifies nothing.

Coverages certified

Coverage	Limit	Deductible USD	Policy period
General liability, each occurrence	1,000,000.00	1000.00	2025-04-01 to 2026-03-31
General liability, annual aggregate	2,000,000.00		2025-04-01 to 2026-03-31
Products and completed operations	2,000,000.00		2025-04-01 to 2026-03-31
Commercial auto, each accident	1,000,000.00	1000.00	2025-04-01 to 2026-03-31

Description of operations

Maintenance and repair work at PROP-6 Fictional workspace 6 under the work orders the trades-property work order register holds for that property.

Additional insured and waiver

The certificate holder is an additional insured under endorsement E01 and the insurer waives subrogation against the holder under endorsement E02. Both endorsements attach from the policy inception date.

Cancellation: the insurer will give thirty days written notice to the certificate holder. This certificate confers no rights beyond those the policy gives and does not amend the policy.