Policy Schedule POL-2026-GL-0001

Fictional Mutual Insurance, fictional policy schedule for parser testing

Policy number	POL-2026-GL-0001
Insurer	Fictional Mutual Insurance
Broker	Sample Broking Partners
Named insured	Pine Property Services, Suite 2, Pine Property Services Building, 12 Example Way, Sample City, ZZ2 2ZZ
Policy period	1 April 2026 to 31 March 2027, 365 days
Scheduled locations	6 properties, total insured value 2,700,000.00 USD
Scheduled vehicles	4 vehicles
Deductible	1,000.00 USD each claim
Total payable	8,016.08 USD

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

Coverages

Coverage	Limit or basis	Rate	Deductible USD	Premium USD
Commercial general liability	1,000,000.00 each occurrence	2,000,000.00 aggregate	1000.00	1850.00
Property, scheduled locations	2,700,000.00 total insured value	0.85 per 1000 of value	1000.00	2295.00
Commercial auto, scheduled vehicles	4 vehicles	620.00 each	1000.00	2480.00
Tools and equipment	25,000.00 as amended by E03	n/a	1000.00	415.00
Base premium				7040.00

Endorsements

Code	Endorsement	Effective	Premium USD	Effect
E01	CG-2010 style additional insured, property manager	2026-04-01	125.00	Names the property manager of each scheduled location as additional insured.
E02	Waiver of subrogation	2026-04-01	75.00	Waives the insurer right of recovery against a scheduled additional insured.
E03	Increased tools and equipment limit	2026-06-01	210.00	Raises the tools and equipment limit from 15000.00 to 25000.00 USD.
E04	Hired and non-owned auto	2026-07-01	180.00	Extends liability cover to vehicles hired or used but not owned.
	Endorsement premium		590.00	

Premium summary

Component	Amount USD
Base premium	7040.00

Component	Amount USD
Endorsement premium	590.00
Subtotal	7630.00
Policy fee	75.00
Inspection fee	40.00
Premium tax at 3.5 percent of subtotal plus fees	271.08
Total payable	8016.08

Instalments

Instalment	Due date	Amount USD
1	2026-04-01	1603.22
2	2026-06-01	1603.22
3	2026-08-01	1603.22
4	2026-10-01	1603.22
5	2026-12-01	1603.20
	Total	8016.08

The first 4 instalments are 1,603.22 USD and the last is 1,603.20 USD, because dividing 8,016.08 by 5 leaves a remainder that is taken off the final instalment rather than spread.