

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## LIQUOR LIABILITY EXCLUSION AND EXCEPTION FOR SCHEDULED ACTIVITIES

(FOR USE ONLY WITH THE HOME BUSINESS INSURANCE COVERAGE ENDORSEMENT)

### SCHEDULE\*

A. Description Of Activity Or Function:

B. Coverage Period (Date(s) And Time Of Day) If Applicable:

\* Entries may be left blank if shown elsewhere in this policy for this coverage.

### SECTION II – EXCLUSIONS

#### F. Coverage E – Personal Liability

The following exclusion is added:

##### 16. Liquor Liability

- a. "Bodily injury" or "property damage" for which any "insured" may be held liable by reason of:
  - (1) Causing or contributing to the intoxication of any person;
  - (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
  - (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.
- b. This Exclusion **16.** applies only if you:
  - (1) Manufacture, sell or distribute alcoholic beverages;

(2) Serve or furnish alcoholic beverages:

- (a) For a charge whether or not such activity:
  - (i) Requires a license; or
  - (ii) Is for the purpose of financial gain or livelihood; or
- (b) Without a charge, if a license is required for such activity.

c. This Exclusion **16.** does not apply to "bodily injury" or "property damage" that arises out of the selling, serving or furnishing of alcoholic beverages during an activity or function described in **A.** in the Schedule above. This exception to Exclusion **16.** applies at any time during the policy period unless otherwise specified in **B.** in the Schedule.

All other provisions of this policy apply.