



UMBRELLA LIQUOR LIABILITY EXCLUSION

Refer to Supplemental Declarations if information is not shown on this form.

This endorsement modifies *your* coverage and it is subject to the *terms* contained in the Liability coverage.

WHAT WE DO NOT PAY FOR

This insurance shall not apply to liability for which the *insured* or his/her indemnitee may be held liable as a person or organization serving alcoholic beverages, or as an owner or lessor of premises used for such purposes, by reason of the serving or giving of any alcoholic beverages. Coverage under this policy shall not apply to *bodily injury* and/or *property damage* for which an *insured* may be held liable:

1. as a person or organization engaged in the manufacture, distribution, sale or serving of alcoholic beverages; and
 - a. when an *insured* serves or provides alcoholic beverages at a fee; whether for profit or otherwise and whether a license is required or not; or
 - b. when an *insured* serves or provides alcoholic beverages free; if a license is required for such activities.
2. if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed:
 - a. by, or because of the violation of any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage; or
 - b. by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

But, part 2.b. of this exclusion does not apply with respect to liability of an *insured* as owner or lessor described in 2 above.

However, this policy shall apply to liability arising out of the liquor liability hazard when an *insured* and/or his/her indemnitee is covered by valid and collectible *underlying insurance* with at least the minimum limits necessary to satisfy the underwriting guidelines pertaining to the liquor liability hazard.

All other *terms* and conditions remain unchanged.