



TOTAL LIQUOR LIABILITY EXCLUSION

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the *terms* contained in *your* policy.

WHAT WE DO NOT PAY FOR

The exclusion titled **Liquor** in the What We Do Not Pay For section of Coverage L-Bodily Injury And Property Damage is deleted and replaced by the following:

1. **Liquor-Bodily injury or property damage** for which any *insured* or others for whom coverage is included in this policy may be held liable for:
 - a. Being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises *you* own or rent for consumption on those premises;
 - b. Providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or
 - c. Any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages.

This exclusion:

- 1) Applies even if the claims against any *insured* allege negligence or other wrongdoing in the:
 - a) Supervision, hiring, employment, training or monitoring of other persons by that *insured*; or
 - b) Giving, or failing to give transportation to, anyone who may be under the influence of alcohol;if the *occurrence* which caused **bodily injury or property damage** resulted from a., b. or c. above.
- 2) Only applies when *you*:
 - a) Are manufacturing, distributing or selling alcoholic beverages;
 - b) Serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not;
 - c) Provide or serve alcoholic beverages without a charge, whether or not a license is required for such activity; or
 - d) Allow anyone to bring alcoholic beverages on the premises *you* own or rent for consumption on those premises.

All other *terms* and conditions remain unchanged.