

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – LIQUOR LIABILITY**

This endorsement modifies insurance provided under the following:

### **PROTECTION AND INDEMNITY COVERAGE FORM**

The following exclusion is added to **EXCLUSIONS**:

#### **Liquor Liability**

1. This insurance does not apply to “bodily injury” or “property damage” for which any “insured” may be held liable by reason of:
  - a. Causing or contributing to the intoxication of any person; or
  - b. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
  - c. Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.
2. This exclusion applies even if the claims against any “insured” allege negligence or other wrongdoing in:
  - a. The supervision, hiring, employment, training, or monitoring of others by any “insured”; or
  - b. Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol; or
  - c. Failing to protect or safeguard any person;  
if the “occurrence” which caused the “bodily injury” or “property damage”, involved that which is described in paragraph 1. a., b., or c. above.
3. We have neither a duty to defend nor a duty to indemnify any “insured” if any proximate or contributing cause of an “occurrence” arises out of any “bodily injury” or “property damage” above.
4. This exclusion applies to all “insureds” regardless of whether “you” are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. There is no duty to defend any aspect of the claim or suit and the insurance does not apply.

All other terms and conditions of this policy remain unchanged.