

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIQUOR LIABILITY COVERAGE (INCLUDING PER LOCATION AGGREGATE LIMIT)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

SCHEDULE

A. Liquor Liability Aggregate Limit:

\$

B. Each Common Cause Limit:

\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declaration.)

- A.** The insurance provided under Paragraph **1. Business Liability** under Section **A. Coverages** also applies to all **bodily injury** or **property damage** arising out of the selling, serving, or furnishing of alcoholic beverages.
- B.** For the insurance provided by this endorsement only, Section **B. Exclusions** is amended as follows:
- Paragraph **1. Applicable To Business Liability Coverage**, other than Exclusions **a. Expected Or Intended Injury**, **d. Workers' Compensation And Similar Laws** and **e. Employer's Liability**, does not apply.
 - The following exclusions are added:
This insurance does not apply to:
 - Bodily injury** or **property damage** arising out of any alcoholic beverage sold, served, or furnished while any required license is not in effect.
 - Bodily injury** or **property damage** arising out of **your product**. This exclusion does not apply to **bodily injury** or **property damage** for which the insured or the insured's indemnitees 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.
 - Any **bodily injury** or **property damage** with respect to which other insurance is afforded, or would be afforded but for the exhaustion of the Limits of Insurance.
This exclusion does not apply if the other insurance responds to liability for **bodily injury** or **property damage** imposed on the insured by reason of the selling, serving, or furnishing of any alcoholic beverage.
- C.** Section **D. Liability And Medical Expenses Limits Of Insurance** is amended to include the following:
- The Liquor Liability Aggregate Limit shown in the Schedule of this endorsement is the most **we** will pay for all **bodily injury** and **property damage** as the result of the selling, serving, or furnishing of alcoholic beverages.
 - Subject to the Liquor Liability Aggregate Limit, the Each Common Cause Limit shown in the Schedule of this endorsement is the most **we** will pay for all **bodily injury** or **property damage** sustained by all persons as the result of the selling, serving, or furnishing of alcoholic beverages to any one person.

- 3.** The Liquor Liability Aggregate Limit of Insurance applies separately to each of **your locations** owned or rented to **you**.

No limits other than the limits specified in paragraphs **1.**, **2.**, and **3.** above apply to damages arising out of the selling, serving, or furnishing of alcoholic beverages.

Location means premises listed on the Declarations and includes connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway, or right of way of a railroad.

This endorsement is part of **your** policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

SPECIMEN