



Farmers Mutual Hail
Insurance Company of Iowa

MINNESOTA AMENDATORY ENDORSEMENT

NOTICE REGARDING FARM EMPLOYEES COVERAGE

BE ADVISED that this policy only applies to injuries received by employees excluded from coverage by the workers' compensation statutes under Minnesota Statute 176.041, Subdivision 1. You may be liable for any claims or expenses occurring outside of the coverage of this policy. As an employer you may be subject to liability for lost wages, medical payments, rehabilitation for work related injuries, as well as additional amounts in penalties if workers' compensation coverage is required and no policy has been obtained. Also, you may be penalized up to \$1,000 per week per employee for any period of non-insurance pursuant to Minnesota Statute 176.181, Subdivision 3.

SOCIAL HOST LIQUOR LIABILITY EXCLUSION

1. Exclusions That Apply to Coverages L and M is amended to include the following:

This Personal Liability Coverage does not apply to **bodily injury** or **property damage** caused by an intoxicated person under the age of 21 years or by the intoxication of another person under the age of 21 years, when an **insured** has:

- a. knowingly or recklessly permitted the consumption of an alcoholic beverage on a premises over which the **insured** had control when the **insured** was in a reasonable position to prevent such consumption; or
 - b. provided the alcoholic beverage that caused the intoxication.
2. When Coverage L has been extended to include coverage for Personal Injury, Personal Injury Coverage is amended to include the following exclusion:

We do not pay for **personal injury** caused by an intoxicated person under the age of 21 years or by the intoxication of another person under the age of 21 years, when an **insured** has:

- a. knowingly or recklessly permitted the consumption of an alcoholic beverage on a premises over which the **insured** had control when the **insured** was in a reasonable position to prevent such consumption; or
- b. provided the alcoholic beverage that caused the intoxication.