



**Farmers Mutual Hail**  
Insurance Company of Iowa

## NEBRASKA AMENDATORY ENDORSEMENT

Under Conditions, Misrepresentation, Concealment or Fraud is amended to include the following:

No misrepresentation made by **you** or on **your** behalf in negotiation or application for this policy affects **our** obligations under the policy unless such misrepresentation is material, is made knowingly with intent to deceive, is relied upon by **us**, and deceives **us** to **our** injury.

No breach of warranty or condition affects **our** obligations under the policy unless the breach exists at the time of the loss and contributes to the loss.

The following is added under Exclusions:

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

Social Host Liability- 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 allowed the consumption of an alcoholic liquor in the **insured's** home or on a premises over which the **insured** had control; or
  - b. provided the alcoholic liquor 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 allowed the consumption of an alcoholic liquor in the **insured's** home or on a premises over which the **insured** had control; or
- b. provided the alcoholic liquor that caused the intoxication.