

## **SOCIAL HOST LIQUOR LIABILITY EXCLUSION MINNESOTA**

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:

- 1) 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
  - 2) 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:

- 1) 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
- 2) provided the alcoholic beverage that caused the intoxication.