## This endorsement changes the policy

## -- PLEASE READ THIS CAREFULLY --

## SOCIAL HOST LIQUOR LIABILITY EXCLUSION MINNESOTA

EXCLUSIONS is amended to include the following:

This Personal Umbrella Liability Coverage does not apply to "bodily injury", "property damage", or "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.

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