

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

The Personal Umbrella Coverage provided by this policy is amended as follows:

1. EXCLUSIONS, paragraph 1. is amended to include the following:

This Personal Umbrella 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. EXCLUSIONS, paragraph 2. is amended to include the following:

This Personal Umbrella Liability Coverage does not apply to "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.