

COMMERCIAL GENERAL LIABILITY COVERAGE

LIQUOR LIABILITY LIMITATION ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases in bold font have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial General Liability Max Form and is subject to all terms, conditions, limitations and exclusions of such Form.

1. Paragraph 4. of **SECTION III – LIMITS OF INSURANCE AND DEDUCTIBLES** in the Commercial General Liability Max Form is deleted and replaced with:
 4. Subject to Paragraphs 2. and 3. above and Paragraph 10. below, the Each Occurrence Limit is the most we will pay for the sum of:
 - 4.1. **Compensatory damages** under Coverage A; and
 - 4.2. Medical payments under Coverage C;because of all **bodily injury** and **property damage** arising out of any one **occurrence**.
2. The following is added to **SECTION III – LIMITS OF INSURANCE AND DEDUCTIBLES** in the Commercial General Liability Max Form:
 10. Liquor Liability Limitation
 - 10.1. The Limit of Insurance – Each Accident Limit is the most we will pay under Coverage A for **compensatory damages** arising out of any one **occurrence** because of **bodily injury** or **property damage** arising from the manufacturing, distributing, selling, serving or giving away of any alcoholic beverage by you or your indemnitee, or from the use of premises, in respect of which you are the owner or lessor, in the manufacturing, distributing, selling, serving or giving away of any alcoholic beverage. This Limit of Insurance is part of, not in addition to, the Each Occurrence Limit described in Paragraph 4. above.
 - 10.2. The Limit of Insurance – Aggregate Limit is the most we will pay under Coverage A for **compensatory damages** during a **policy period** because of **bodily injury** or **property damage** arising from the manufacturing, distributing, selling, serving or giving away of any alcoholic beverage by you or your indemnitee, or from the use of premises, in respect of which you are the owner or lessor, in the manufacturing, distributing, selling, serving or giving away of any alcoholic beverage. This Limit of Insurance is part of, not in addition to, the Each Occurrence Limit described in Paragraph 4. above.
 - 10.3. Our obligation to pay **compensatory damages** for **bodily injury** or **property damage** and cost or expense under Coverage A applies only to the amount of **compensatory damages** and, except where this Endorsement is governed by the insurance laws of the Province of Québec, cost and expense in excess of the deductible amount stated on the Declaration Page(s) as applicable to this Endorsement.

All other terms and conditions of the Policy remain unchanged.