

State Farm Fire and Casualty Comp

**ADDITIONAL INSURED - SPECIAL EVENT ENDORSEMENT (SECTION II)**

Policy Number: 12-BC-X617-4

Named Insured: PHELPS, WILLIAM

Name of Additional Insured: THE COTTAGE AT RIVERBEND  
2811 W STATE STREET  
EAGLE, ID 83616

(Person or Organization)

Additional Insured Interest:

Wedding/Owner of Venue; municipality

Location of Event: THE COTTAGE AT RIVERBEND  
2811 W STATE STREET  
EAGLE, ID 83616

Coverage L Limit of Liability: \$1,000,000

Coverage period begins and ends at 12:01 A.M. Standard Time at the above designated location.

Effective Date: 10/07/23

Expiration Date: 10/08/23

The definition of **insured** in the policy includes the person or organization named above as an Additional Insured, but only with respect to **bodily injury** or **property damage** caused by the activities of the named insured in the use of the location designated above while it is rented or leased to, or used by the named insured. This coverage is subject to the following provisions:

1. This coverage does not apply to **bodily injury** to any employee, or to **property damage** incurred by any employee, arising out of or in the course of the employee's employment by the Additional Insured;
2. This coverage does not apply to **bodily injury** or **property damage** for which the Additional Insured may be held liable:
  - a. as a person or organization engaged in manufacturing, distributing, selling, or furnishing alcoholic beverages if such liability is imposed by reason of:
    - (1) any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of alcoholic beverages; or
    - (2) the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol or that causes or contributes to the intoxication of any person; or
  - b. as an owner or lessor of premises used for manufacturing, distributing, selling, serving or furnishing alcoholic beverages if such liability is imposed by reason of any statute, ordinance or regulation relating to the sale, gift, distribution, or use of alcoholic beverages;
3. This coverage does not apply to **bodily injury** or **property damage** arising from products manufactured, sold, or distributed by the Additional Insured, including reliance upon a representation or warranty made at any time with respect to such products;
4. The Coverage L limit of liability shown above applies only:
  - a. for damages as may be covered under this endorsement; and
  - b. during the coverage period designated above;
5. **We** will not be liable for an amount greater than the above stated Coverage L limit of liability; and
6. There will be no refund of premium in the event this endorsement is cancelled.

All other policy provisions apply.