



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

09/24/2013

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

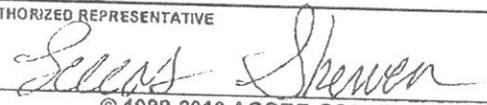
PRODUCER Church Mutual Insurance Company 3000 Schuster Lane Merrill WI 54452		CONTACT NAME: Lucas H Skerven PHONE (A/C, No, Ext): 1-800-554-2642 Option 1 E-MAIL ADDRESS: ncsg3@churchmutual.com FAX (A/C, No): 855-264-2329	
INSURED EMMANUEL LUTHERAN CHURCH 7763 E LONG LOOK DR PRESCOTT VALLEY AZ 86314-5607		INSURER(S) AFFORDING COVERAGE INSURER A: Church Mutual Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC #	18767

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			0198875-21-429723	02/18/2012	02/18/2015	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS MADE DED <input type="checkbox"/> RETENTIONS <input type="checkbox"/>						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			N/A			WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Evidence of Liability for an Oktoberfest event on October 26th, 2013, from 4:00PM - 7:00PM at the Emmanuel Lutheran Church, 7763 E. Long Look Dr, Prescott Valley AZ. 86314-5067. (518)

CERTIFICATE HOLDER		CANCELLATION	
TOWN OF PRESCOTT VALLEY 7501 E CIVIC CIRCLE PRESCOTT VALLEY 86314-2263		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	
		AUTHORIZED REPRESENTATIVE 	

Alcoholic Beverages Coverage (Form E 200)

1. Description.

The General Liability Coverage Form states that an insured has no coverage for alcoholic beverage related losses if the insured is in the business of manufacturing, distributing, selling, serving, or furnishing alcoholic beverages.

The interpretation of the exclusion in specific court tests has not been very consistent creating some confusion about the exclusion's application and coverage intent. However, the intent of the General Liability Coverage Form Exclusion is to only cover alcoholic beverage exposures which are of a host-social nature.

2. Underwriting Rules.

We will not exclude coverage for the consumption of alcoholic beverages simply because alcohol is being served or sold by the insured at a social gathering sponsored by the insured. Because of the differences in coverage interpretation and the uniqueness of each exposure, the underwriter should be contacted whenever an alcoholic beverage liability exposure exists and decide whether or not coverage should be written on the E Series or, because of the extent of the exposure, the account should be written on the A Series.

a. Examples where the consumption of alcohol is incidental to the main purpose of the insured sponsored activity and coverage is eligible are:

- (1) An insured serves a dinner which happens to include wine even if the wine and-or dinner is being charged for.
- (2) An insured has a social gathering, such as a picnic or ball game, and alcoholic beverages are consumed as an incidental part of the gathering even if the sale of alcoholic beverages occurs.

b. Examples where consumption of alcohol is not incidental to the main purpose of the activity and not eligible for E Series coverage are:

- (1) The insured serves alcohol as the primary activity of the social gathering.
- (2) A fair booth.
- (3) The church has a social hall or basement bar that is leased for social occasions or weddings with the intent of serving or selling alcoholic beverages from the social hall or basement bar.

Refer questionable situations to Home Office Underwriting.