

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## **MOTORSPORTS ADVANTAGE™ ENDORSEMENT – CALIFORNIA**

For an additional premium, this coverage applies only to “your covered auto” designated in the Declarations or Schedule with Motorsports Advantage™.

### **DEFINITIONS**

The following words and phrases are defined only with respect to the coverage provided by this endorsement:

“Automotive tools” includes tools and portable equipment used in the maintenance of collector vehicles. This also includes:

1. Portable carts or cases used to store covered tools; and
2. Accessories for covered tools, whether attached or not.

“Personal effects” includes items usually carried by tourists and travelers which you own, while temporarily located in the vehicle, except “personal effects” does not include:

1. “Equipment”, “spare parts”, or “automotive tools”;
2. Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities;
3. Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories; or
4. Tapes, disks or other media used with equipment described immediately above.

“Pit vehicle” means an unregistered vehicle of scooter, golf cart or utility task vehicle design with an engine not exceeding 15 horsepower in output, and which is used as transportation during your attendance at a motorsports related event.

“Safety equipment” includes portable equipment used or worn by you or any person on “your covered auto” during the operation of collector vehicles. This includes:

1. Helmets;
2. Gloves;
3. Goggles;
4. Footwear;
5. Portable fire extinguishers; or
6. Flame-retardant racing suits.

### **PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

The following coverage is added by this endorsement:

#### **SPARE PARTS**

The limit shown in the Declarations or Schedule for “spare parts” is increased by \$1,500.

**The following coverage applies to “your covered auto” listed in the Declarations or Schedule if the loss or damage is caused by:**

- A. “Other than collision”, only if the Declarations or Schedule indicate that Other Than Collision Coverage is provided for “your covered auto”.
- B. “Collision”, only if the Declarations or Schedule indicate that Collision Coverage is provided for “your covered auto”.

#### **LOSS OF USE AND TRIP INTERRUPTION EXPENSES**

We will pay, without application of a deductible, up to a maximum limit of \$1,500 for reasonable:

1. Temporary expenses incurred by you for transportation, lodging and meals in the event of direct and accidental loss to, or mechanical breakdown of, "your covered auto";
2. Expenses of up to \$20 per day, or the amount for which you become legally responsible, in the event of a covered loss to, or mechanical breakdown of, an auto not owned by or furnished or available for your regular use which is a replacement for "your covered auto"; and
3. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

1. The loss to, or mechanical breakdown of, "your covered auto" occurs more than 50 miles from its customary garaging; and
2. "Your covered auto" is withdrawn from use for at least 24 hours.

#### **LIMIT OF LIABILITY**

A. Our payment for these expenses will be limited to that period of time reasonably required to:

1. Resume travel under a prearranged itinerary; or
2. Return home.

B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and **PART D** of the policy.

#### **EXCLUSIONS**

We will not pay for loss to, or loss of use of, a rental vehicle rented by you if a rental vehicle company is precluded from recovering such loss or loss of use from you, pursuant to the provisions of any applicable rental agreement or state law.

#### **AUTOMOTIVE TOOLS COVERAGE**

We will pay up to \$250 for direct and accidental loss or damage to "automotive tools" for "your covered auto", subject to a deductible of \$25. This coverage does not include tools used in any business, or property of others in your care, custody or control.

However, we will not pay for loss to "automotive tools" caused by theft unless the loss results from forcible entry.

#### **DEBRIS REMOVAL COVERAGE**

We will pay up to \$2,500 for the cleanup and removal of "your covered auto" for losses occurring at a racing facility or facility or roadway temporarily designated for speed, time, racing, or performance driving events. This coverage does not include damage to the racing facility or track, including barriers, walls or equipment, or for any costs incurred for the removal, remediation or restoration of any polluted land or water.

In no event will this coverage pay for loss or damage to "your covered auto".

#### **PERSONAL EFFECTS COVERAGE**

We will pay up to \$250 for direct and accidental loss or damage to your "personal effects" while in "your covered auto", subject to a deductible of \$25.

However, we will not pay for loss to "personal effects" caused by theft unless the loss results from forcible entry into "your covered auto".

#### **SAFETY EQUIPMENT COVERAGE**

We will pay up to \$500 for direct and accidental loss or damage to "safety equipment" used in conjunction with "your covered auto".

We will not pay for loss to "safety equipment" unless the "safety equipment" is made available for inspection after a loss. We will not pay for loss to helmets unless they comply with Federal Motor Vehicle Safety Standards.

Our limit of liability for "safety equipment" will be the lesser of:

1. The actual cash value of the "safety equipment"; or
2. The cost to repair or replace the damaged "safety equipment" with others of like kind and quality.

**VEHICLE VALUABLE PAPERS COVERAGE**

We will pay up to \$250 for direct and accidental loss or damage to vehicle valuable papers and records while in "your covered auto", subject to a deductible of \$25. This coverage includes the cost to research lost information on valuable papers and records for which duplicates do not exist.

However, we will not pay for loss to valuable papers and records caused by theft unless the loss results from forcible entry into "your covered auto". All losses caused by theft must have visible marks of forcible entry.

For purposes of this coverage, "your covered auto's" valuable papers and records includes but is not limited to printed or written materials such as an owner's handbook, parts or service manuals or sales literature.

The following provisions are added:

**OTHER SOURCES OF RECOVERY**

Any insurance we provide with respect to the additional coverage under **PART D** of this endorsement shall be excess over any other collectible source of recovery. The most we will pay for all covered damages shall not exceed the actual amount of loss associated with each accident.

**PIT VEHICLE COVERAGE**

Coverage up to \$5,000 for damage to a "pit vehicle" used in conjunction with a motorsports event. Coverage will only be provided while the vehicle is:

1. Transported by trailer from one location to another;
2. Loaded and unloaded from the trailer;
3. On the grounds of a racing facility, show display area or similar motorsports related event not held on public roads; or
4. Located on a service or repair facility premises.

This coverage will be subject to a \$500 deductible. Liability coverage will not be provided by the policy.

All other policy provisions apply.