

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

LIMITED TRAILER AND PADDOCK COLLISION COVERAGE ENDORSEMENT – MASSACHUSETTS

For an additional premium, this coverage applies only to **your covered auto** designated in the Coverage Selections Page with **Limited Trailer and Paddock Collision Coverage**.

Part 7. Collision is extended by adding the following provisions:

Limited Trailer and Paddock Collision Coverage

We will pay for direct and accidental loss to **your covered auto** described above or in the Coverage Selections Page, when such loss is caused by a **collision**. It does not matter who is at fault.

Coverage applies, during the dates indicated in the Coverage Selections Page, while **your covered auto** is:

1. Transported by **trailer** from one location to another;
2. Loaded and unloaded from the **trailer**;
3. Driven to and from the trailer to the **paddock** or show display area;
4. On display in the race facility's **paddock** area or a specified show display area;
5. At the primary garaging or storage location; or
6. Located on a service or repair facility premises.

We will not pay:

1. If the accident happens while **your covered auto** is being used to carry persons or property for a fee. This does not apply to the use of **your covered auto** in a shared expense carpool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. For loss of any items used in the reproduction of sound, unless they have been permanently installed in the auto. However, we will pay for the loss of any such item if it operates in the auto exclusively and only when used in combination with the components permanently installed in the auto. Tapes, discs, and records are not covered.
3. For loss of or damage to a citizens band radio, two-way mobile radio, telephone, or scanning monitor receiver, including their related equipment. We will pay, however, for such loss or damage if this equipment is permanently installed in the opening of the dash or console normally used by the auto manufacturer for the installation of a radio or a telephone.
4. For loss or damage to equipment designed for the detection or avoidance of any law enforcement speed measuring device. This does not apply to electronic equipment designed solely for safety warning systems.
5. For injury or damage that is intentionally caused by **you**, a **household member**, or anyone else using **your covered auto** with your consent.
6. While any auto is being used by anyone in the course of his or her employment in the business of selling, repairing, servicing, storing, parking, road testing, or delivery of any vehicle.
7. While anyone is using a vehicle in the course of any business other than the business of selling, repairing, servicing, storing, parking, road testing, or delivery of any vehicle.

All other policy provisions apply.