

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## **MOTORSPORTS ADVANTAGE™ + AUTOCROSS + HIGH PERFORMANCE DRIVER'S EDUCATION ENDORSEMENT – MASSACHUSETTS**

For an additional premium, this coverage applies only to **your covered auto** designated in the Coverage Selections Page with **Motorsports Advantage™ + Autocross + High Performance Driver's Education**.

### **Definitions**

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

- A. Autocross event** means a timed competition in which **your covered auto** navigates a closed, paved course. If multiple vehicles are permitted on the course simultaneously, they must be released by a race official sequentially, physically distanced, and passing must be prohibited. Such events must be organized and administered by a recognized governing body, such as the Sports Car Club of America; or a national car club, such as the Porsche Club of America; or any organization that has established protocols for running such events; and be located on a closed course or racetrack. The directional flow and design of such courses must utilize elements less likely to cause damage, such as traffic cones, and must not incorporate any potentially damaging elements such as cement barriers, rails, or tire walls.
- B. 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.
- C. High Performance Driver's Education event** means an education-focused, instructor-led event with the purpose of teaching advanced high-speed driving techniques on a dedicated, closed road-racing course in a safe environment under controlled conditions. If multiple vehicles are permitted on the course simultaneously, passing must be governed by established rules such as mandatory hand signals, turn indicators, or other communication from the leading car to the overtaking car that they are permitted to pass, and unrestricted passing must be prohibited. Such events must be organized and administered by a recognized governing body, such as the Sports Car Club of America or a national car club, such as the Porsche Club of America, or any organization that has established protocols for running such events. Coverage is not provided for components of an event which do not have an educational function, such as open lapping sessions or time trials.
- D. Personal effects** includes items usually carried by tourists and travelers which you own and use or wear, 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.
- E. 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.
- F. Safety equipment** includes portable **equipment** used or worn by you or any person in **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 6. Medical Payments

### Motorsports Medical Payments Coverage

**Motorsports Medical Payments Coverage**, a supplemental medical payments coverage, is added under **Part 6**, when a limit of liability is shown in the Coverage Selections Page for **Medical Payments Coverage**.

- A. We will pay reasonable expenses incurred for necessary medical and funeral services because of bodily injury to any person caused by an accident which occurs during an **autocross event** or a **High Performance Driver's Education event** while using **your covered auto**.
- B. We will pay only those expenses incurred for services rendered within 3 years from the date of the accident.

### Exclusions

- A. All exclusions in **Part 6**, apply to this coverage, along with the following exclusions which are added only for purposes of **Motorsports Medical Payments Coverage**.

We do not provide **Motorsports Medical Payments Coverage** for any insured for bodily injury:

- 8. Sustained while **occupying your covered auto** when it is involved in any prearranged, organized, or spontaneous race, or involved in:

- a. Preparation for a race of this type, but only while in any pit area, on the track or racecourse, or its entrance or exit lanes; or
- b. Practicing or qualifying for a race of this type.

A race includes any contest for speed or endurance, whether against another competitor or against a time measuring device.

- 9. Sustained while **occupying your covered auto** when it is being used at a:

- a. Racing facility; or
- b. Facility or roadway temporarily designated for speed, time, racing, or performance driving events. This includes, but is not limited to, the use of **your covered auto** at an unsanctioned performance or racing driving event, a rally in excess of the legal speed limit, or a closed road rally.

However, Exclusions 8.a. and 9. do not apply while **your covered auto** is:

- a. Participating in or preparing for an **autocross event** or a **High Performance Driver's Education event**;
- b. In a race facility's **paddock** area or a specified show display area;
- c. Being trailered from one location to another;
- d. Used by you to attend a racing event as a spectator;
- e. Being operated for purposes of display in any pre- or post-race parade laps; or
- f. Involved in an organized event on public roads while operated within legal speed.

- B. This coverage shall not apply, directly or indirectly, to benefit any:

- 1. Workers' compensation or disability benefits insurer;
- 2. Self-insurer under any workers' compensation, or disability benefits or similar law; or
- 3. Government body or agency.

### Limit of Liability

- A. The most we will pay under **Motorsports Medical Payments Coverage** for all losses resulting from any one accident which occurs during an **autocross event** or a **High Performance Driver's Education event** to which this policy applies is \$5,000. This is the most we will pay regardless of the number of:

- 1. Insureds;
- 2. Claims made;
- 3. Vehicles or premiums shown in the Coverage Selections Page; or
- 4. Vehicles involved in the accident.

- B. No one will be entitled to receive duplicate payments for the same elements of loss.
- C. No coverage is provided under **Motorsports Medical Payments Coverage** for bodily injury covered under any other coverage provided under this policy.

**Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive**

The following provision is modified by this endorsement:

**Spare Parts**

The limit for **spare parts** is increased by \$1,500. This limit is in addition to any amount(s) shown in the Coverage Selections Page for **Spare Parts**.

**Exclusions**

The following added exclusions apply to **Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive**:

1. Loss caused by or resulting from **your covered auto** being involved in any prearranged, organized, or spontaneous race, or involved in:
  - a. Preparation for a race of this type, but only while in any pit area, on the track or racecourse, or its entrance or exit lanes; or
  - b. Practicing or qualifying for a race of this type.

A race includes any contest for speed or endurance, whether against another competitor or against a time measuring device.

2. Loss caused by or resulting from **your covered auto** being used at a:
  - a. Racing facility; or
  - b. Facility or roadway temporarily designated for speed, time, racing, or performance driving events. This includes, but is not limited to, the use of **your covered auto** at an unsanctioned performance or racing driving event, a rally in excess of the legal speed limit, or a closed road rally.

However, Exclusions 1.a. and 2. do not apply while **your covered auto** is:

- a. Participating in or preparing for an **autocross event** or a **High Performance Driver's Education event**;
- b. In a race facility's **paddock** area or a specified show display area;
- c. Being trailered from one location to another;
- d. Used by you to attend a racing event as a spectator;
- e. Being operated for purposes of display in any pre- or post-race parade laps; or
- f. Involved in an organized event on public roads while operated within legal speed.

**Limit of Liability**

In the event of loss or damage to **your covered auto**, including total loss or **constructive total loss**, caused as a result of your participation in an **autocross event**, we will pay the least of:

- A. The amount necessary to repair or replace the property, whichever is less, with similar kind and quality, without regard to depreciation or betterment. We will not pay for any unrepaired damage for which we have previously made payment under this policy;
- B. The **Guaranteed Value**<sup>®</sup> shown in the Coverage Selections Page for the applicable scheduled vehicle; or
- C. \$250,000.

Such losses will be subject to a deductible, which will be determined to be the greater of:

- A. The deductible shown in the Coverage Selections Page for the applicable scheduled vehicle; or
- B. \$250.

In the event of loss or damage to **your covered auto**, including total loss or **constructive total loss**, caused as a result of your participation in a **High Performance Driver's Education event**, we will pay, subject to a deductible of \$500, the least of:

1. The amount necessary to repair or replace the property, whichever is less, with similar kind and quality, without regard to depreciation or betterment. We will not pay for any unrepaired damage for which we have previously made payment under this policy;
2. The **Guaranteed Value**<sup>®</sup> shown in the Coverage Selections Page for the applicable scheduled vehicle; or
3. \$10,000.

The following coverages added by this endorsement apply to **your covered auto** listed in the Coverage Selections Page if the loss or damage is caused by:

- A. Comprehensive, only if the Coverage Selections Page shows that comprehensive coverage is provided for **your covered auto**.
- B. **Collision**, only if the Coverage Selections Page shows 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:

- A. Temporary expenses incurred by you for transportation, lodging, and meals in the event of direct and accidental loss to **your covered auto**;
- B. 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, furnished, or available for your regular use which is a replacement for **your covered auto**; and
- C. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

- A. The loss to, or mechanical breakdown of, **your covered auto** occurs more than 50 miles from its customary garaging; and
- B. **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 **Parts 7. Collision, 8. Limited Collision, or 9. Comprehensive** 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.

The following provisions and coverages are added:

#### **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. This amount is in addition to any limit for **Automotive Tools** shown in the Coverage Selections Page.

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. This amount is in addition to any limit for **Personal Effects** shown in the Coverage Selections Page.

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

#### **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:

- A.** Transported by trailer from one location to another;
- B.** Loaded and unloaded from the trailer;
- C.** On the grounds of a racing facility, show display area, or similar motorsports related event not held on public roads; or
- D.** Located on a service or repair facility premises.

This coverage will be subject to a \$500 deductible. Neither bodily injury liability nor property damage liability will be provided by the policy.

#### **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:

- A.** The actual cash value of the **safety equipment**; or
- B.** The cost to repair or replace the damaged **safety equipment** with others of like kind and quality.

#### **Track Damage Protection Coverage**

We will pay up to \$1,000 for direct and accidental loss or damage to the grounds or **equipment** of a racing facility arising out of the use of **your covered auto** during an **autocross event** or a **High Performance Driver's Education event**. This includes damage to the racing facility or track, including barriers, walls, or **equipment**, but does not include 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** or any other vehicle participating in the **autocross event** or **High Performance Driver's Education event**.

#### **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. This limit is in addition to any limit for **Vehicle Valuable Papers Coverage** shown in the Coverage Selections Page.

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.

All other policy provisions apply.