

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

## COMPETITION EXCLUSION - VERMONT

### I. DEFINITIONS

The following added:

"Paddock" means the area at the race course where racing vehicles are parked. It does not include any pit area, or the track/course or its entrance or exit lanes.

### II. PART A - LIABILITY COVERAGE

#### EXCLUSIONS

The following exclusion is added:

We do not provide Liability Coverage for any "insured":

- a. Who is involved in any prearranged or organized race, or who is involved in:
  1. preparation for a race of this type, but only while in the "paddock" or on the track or racecourse; or
  2. practicing or qualifying for a race of this type.

A race includes any contest for speed or endurance against another competitor.

- b. Using "your covered auto" at a facility or roadway designated for performance driving events such as a performance or racing driving school.

However, Sections a. and b. of this exclusion do not apply while "your covered auto" is:

- (i) On display in a race facility's "paddock" area and not being prepared for a race, or a specified show display area;
  - (ii) Being trailered from one location to another;
  - (iii) Used by you to attend a racing event as a spectator;
  - (iv) Being operated for purposes of display in any pre-or post-race parade laps; or
  - (v) Involved in an organized event on open, public roads while operated within legal speed.
- c. Using "your covered auto" to prepare, practice or qualify for, or participate in, any of the following activities, regardless of where they take place:

1. forced hydraulic bouncing competitions or exhibitions;
2. pulling against another vehicle, or pulling of a weighted object competitions or exhibitions, but not including trailer pulling;
3. stereo thumping competitions or exhibitions; or
4. any other similar competitive or exhibition activity that a reasonable person could foresee may cause injury or damage.

However, Section c., of this exclusion does not apply while "your covered auto" is:

- (i) On display in a facility or a specified show display area and is not involved in any competitive or exhibition activity described in this Section;
- (ii) Being trailered from one location to another; or
- (iii) Used by you to attend an event as a spectator.

### III. PART B - MEDICAL PAYMENTS COVERAGE

#### EXCLUSIONS

The following exclusion is added:

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

Sustained while "occupying" "your covered auto" when it is:

- a. Involved in any prearranged or organized race, or involved in:
  1. preparation for a race of this type, but only while in the "paddock" or on the track or racecourse; or
  2. practicing or qualifying for a race of this type.

A race includes any contest for speed or endurance against another competitor.

- b. Being used at a facility or roadway designated for performance driving events such as a performance or racing driving school.

However, Sections a. and b. of this exclusion do not apply while “your covered auto” is:

- (i) On display in a race facility’s “paddock” area and not being prepared for a race, or a specified show display area;
  - (ii) Being trailered from one location to another;
  - (iii) Used by you to attend a racing event as a spectator;
  - (iv) Being operated for purposes of display in any pre-or post-race parade laps; or
  - (v) Involved in an organized event on open, public roads while operated within legal speed.
- c. Being used to prepare, practice or qualify for, or participate in, any of the following activities, regardless of where they take place:
- 1. forced hydraulic bouncing competitions or exhibitions;
  - 2. pulling against another vehicle, or pulling of a weighted object competitions or exhibitions, but not including trailer pulling;
  - 3. stereo thumping competitions or exhibitions; or
  - 4. any other similar competitive or exhibition activity that a reasonable person could foresee may cause injury or damage.

However, Section c., of this exclusion does not apply while “your covered auto” is:

- (i) On display in a facility or a specified show display area and is not involved in any competitive or exhibition activity described in this Section;
- (ii) Being trailered from one location to another; or
- (iii) Used by you to attend an event as a spectator.

#### IV. PART C - UNINSURED MOTORISTS COVERAGE

##### EXCLUSIONS

The following exclusion is added:

We do not provide Uninsured Motorists Coverage for “property damage” or “bodily injury” sustained by any “insured” while “occupying” “your covered auto” when it is:

- a. Involved in any prearranged or organized race, or involved in :
  - 1. preparation for a race of this type, but only while in the “paddock” or on the track or racecourse; or
  - 2. practicing or qualifying for a race of this type.

A race includes any contest for speed or endurance against another competitor.

- b. Being used at a facility or roadway designated for performance driving events such as a performance or racing driving school.

However, Sections a. and b. of this exclusion do not apply while “your covered auto” is:

- (i) On display in a race facility’s “paddock” area and is not being prepared for a race or a specified show display area;
- (ii) Being trailered from one location to another;
- (iii) Used by you to attend a racing event as a spectator;
- (iv) Being operated for purposes of display in any pre-or post-race parade laps; or
- (v) Involved in an organized event on open, public roads while operated within legal speed.

- c. Being used to prepare, practice or qualify for, or participate in, any of the following activities, regardless of where they take place:
  - 1. forced hydraulic bouncing competitions or exhibitions;

2. pulling against another vehicle, or pulling of a weighted object competitions or exhibitions, but not including trailer pulling;
3. stereo thumping competitions or exhibitions; or
4. any other similar competitive or exhibition activity that a reasonable person could foresee may cause injury or damage.

However, Section c., of this exclusion does not apply while "your covered auto" is:

- (i) On display in a facility or a specified show display area and is not involved in any competitive or exhibition activity described in this Section;
- (ii) Being trailered from one location to another; or
- (iii) Used by you to attend an event as a spectator.

#### **V. PART D - COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

##### **EXCLUSIONS**

The following exclusion is added:

We will not pay for:

Loss caused by or resulting from "your covered auto" being:

- a. Involved in any prearranged or organized race, or involved in:
  1. preparation for a race of this type, but only while in the "paddock" or on the track or racecourse; or
  2. practicing or qualifying for a race of this type.

A race includes any contest for speed or endurance against another competitor.

- b. Being used at a facility or roadway designated for performance driving events such as a performance or racing driving school.

However, Sections a. and b. of this exclusion do not apply while "your covered auto" is:

- (i) On display in a race facility's "paddock" area and is not being prepared for a race or a specified show display area;

- (ii) Being trailered from one location to another;
- (iii) Used by you to attend a racing event as a spectator;
- (iv) Being operated for purposes of display in any pre-or post-race parade laps; or
- (v) Involved in an organized event on open, public roads while operated within legal speed.

- c. Being used to prepare, practice or qualify for, or participate in, any of the following activities, regardless of where they take place:

1. forced hydraulic bouncing competitions or exhibitions;
2. pulling against another vehicle, or pulling of a weighted object competitions or exhibitions, but not including trailer pulling;
3. stereo thumping competitions or exhibitions; or
4. any other similar competitive or exhibition activity that a reasonable person could foresee may cause injury or damage.

However, Section c., of this exclusion does not apply while "your covered auto" is:

- (i) On display in a facility or a specified show display area and is not involved in any competitive or exhibition activity described in this Section;
- (ii) Being trailered from one location to another; or
- (iii) Used by you to attend an event as a spectator.

#### **VI. PART F - GENERAL PROVISIONS**

The **Racing** Provision is deleted.

All other policy provisions apply.