

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMPETITION EXCLUSION – MINNESOTA

I. DEFINITIONS

The following definitions are added to **DEFINITIONS**:

1. "Minimum limits" means the following limits of liability, as required by Minnesota law, to be provided under a policy of automobile liability insurance:
 - a. \$30,000 for each person, subject to \$60,000 for each accident, with respect to "bodily injury"; and
 - b. \$10,000 for each accident with respect to "property damage".
2. "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 is amended as follows:

Exclusion B. is replaced by the following:

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

- a. Who is involved in any prearranged, organized, or spontaneous 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, whether against another competitor or against a time measuring device.

- b. Using "your covered auto" at a:
 1. racing facility; or

2. 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 a performance or racing driving school, a rally in excess of the legal speed limit, or a closed road rally.

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.

This exclusion does not apply to rallies held in whole or in part on public roads to the extent that the limits of liability for this coverage do not exceed the "minimum limits" of liability.

III. PART B- MEDICAL PAYMENTS COVERAGE

EXCLUSIONS is amended as follows:

Exclusion 9. is replaced by the following:

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, organized, or spontaneous 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, whether against another competitor or against a time measuring device.

- b. Being used at a:
 - 1. racing facility; or
 - 2. 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 a performance

or racing driving school, a rally in excess of the legal speed limit, or a closed road rally.

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/UNDERINSURED MOTORISTS COVERAGE

EXCLUSIONS is amended as follows:

Exclusion B. 5. is deleted. The following exclusion is added:

We do not provide Uninsured/Underinsured Motorists Coverage for "bodily injury" sustained by any "insured" while "occupying" "your covered auto" when it is:

- a. Involved in any prearranged, organized, or spontaneous 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, whether against another competitor or against a time measuring device.

- b. Being used at a:
 - 1. racing facility; or
 - 2. 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 a performance or racing driving school, a rally in excess of the legal speed limit, or a closed road rally.

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.

This exclusion does not apply to rallies held in whole or in part on public roads to the extent that the limits of liability for this coverage do not exceed the "minimum limits" of liability.

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

EXCLUSIONS is amended as follows:

Exclusion 12. is replaced by the following:

We will not pay for:

Loss caused by or resulting from “your covered auto” being:

- a. Involved in any prearranged, organized, or spontaneous 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, whether against another competitor or against a time measuring device.

- b. Being used at a:

1. racing facility; or
2. 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 a performance or racing driving school, a rally in excess of the legal speed limit, or a closed road rally.

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

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- 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;
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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:

- 1) 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;
- 2) Being trailered from one location to another; or
- 3) Used by you to attend an event as a spectator.

VI. PERSONAL INJURY PROTECTION COVERAGE

The following exclusion is added:

We do not provide Personal Injury Protection Coverage for “bodily injury” sustained by any “insured”:

- a. Who is involved in any prearranged, organized, or spontaneous 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, whether against another competitor or against a time measuring device.

b. Using "your covered auto" at a:

1. racing facility; or
2. 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 a performance or racing driving school, a rally in excess of the legal speed limit, or a closed road rally.

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- 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:

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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.