THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMPETITION EXCLUSION - ALASKA

I. DEFINITIONS

The following definition is added to **DEFINITIONS**:

"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:

The following exclusion is added:

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" or non-owned 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" or non-owned 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" or non-owned 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" or non-owned 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" or non-owned 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 is amended as follows:

The following exclusion is added:

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

Sustained while "occupying" "your covered auto" or non-owned 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" or non-owned 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" or non-owned 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" or non-owned 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:

The following exclusion is added:

We do not provide Uninsured Motorists Coverage for "bodily injury" or "property damage" sustained by any "insured" while "occupying" "your covered auto" or non-owned 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" or non-owned 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" or non-owned 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" or non-owned 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 is amended as follows:

The following exclusion is added:

We will not pay for:

Loss caused by or resulting from "your covered auto" or "non-owned 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” or “non-owned 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” or “non-owned 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” or “non-owned 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. PART F- GENERAL PROVISIONS

RACING is amended as follows:

The Racing Provision is deleted.