

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

COMPETITION EXCLUSION – FLORIDA

I. DEFINITIONS

The following definition is 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 participating in any prearranged, organized, or spontaneous race or who is participating in:
 1. 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
 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:

- 1) On display in a race facility’s “paddock” area or a specified show display area;
- 2) Being trailered from one location to another;
- 3) Used by you to attend a racing event as a spectator;
- 4) Being operated for purposes of display in any pre-or post-race parade laps; or

- 5) Participating 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:

- 1) On display in a facility or a specified show display area and is not participating 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.

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. Participating in any prearranged, organized, or spontaneous race or participating in :
 1. 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
 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:

- 1) On display in a race facility's "paddock" area or a specified show display area;
 - 2) Being trailered from one location to another;
 - 3) Used by you to attend a racing event as a spectator;
 - 4) Being operated for purposes of display in any pre-or post-race parade laps; or
 - 5) Participating in an organized event on open, public roads while operated within legal speed.
- a. 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:

- 1) On display in a facility or a specified show display area and is not participating 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.

IV. PART C - UNINSURED MOTORISTS COVERAGE

EXCLUSIONS

The following exclusion is added:

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

- a. Participating in any prearranged, organized, or spontaneous race or participating in:
1. 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
 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:

- 1) On display in a race facility's "paddock" area or a specified show display area;
 - 2) Being trailered from one location to another;
 - 3) Used by you to attend a racing event as a spectator;
 - 4) Being operated for purposes of display in any pre-or post-race parade laps; or
 - 5) Participating 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:

- 1) On display in a facility or a specified show display area and is not participating 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.

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":

- a. Participating in any prearranged, organized, or spontaneous race or participating in:
 1. 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
 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:

- 1) On display in a race facility's "paddock" area or a specified show display area;
- 2) Being trailered from one location to another;
- 3) Used by you to attend a racing event as a spectator;
- 4) Being operated for purposes of display in any pre-or post-race parade laps; or
- 5) Participating 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;
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- 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

The **Racing** provision is deleted.

All other policy provisions apply.