

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## COMPETITION EXCLUSION – FLORIDA

The following amendments change the policy. Please read your entire policy for full details about your coverages.

Under the **Definitions** provision, 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.

### PART A– LIABILITY COVERAGE

Under the Exclusions provision, 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, paragraphs a.1. and b. of this exclusion do not apply while “your covered auto” is:

1. 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 during 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, paragraph c. of this exclusion does not apply while “your covered auto” is:

1. In a facility or a specified show display area and is not participating in any competitive or exhibition activity described in this paragraph;
2. Being trailered from one location to another; or
3. Used by you to attend an event as a spectator.

### PART B– MEDICAL PAYMENTS COVERAGE

Under the **Exclusions** provision, 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, paragraphs a.1. and b. of this exclusion do not apply while “your covered auto” is:

- 1. 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, paragraph c. of this exclusion does not apply while “your covered auto” is:

- 1. In a facility or a specified show display area and is not participating in any competitive or exhibition activity described in this paragraph;
- 2. Being trailered from one location to another; or
- 3. Used by you to attend an event as a spectator.

## **PART C– UNINSURED MOTORISTS COVERAGE**

Under the **Exclusions** provision, 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, paragraphs a.1. and b. of this exclusion do not apply while "your covered auto" is:

- 1. 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, paragraph c. of this exclusion does not apply while "your covered auto" is:

- 1. In a facility or a specified show display area and is not participating in any competitive or exhibition activity described in this paragraph;
- 2. Being trailered from one location to another; or
- 3. Used by you to attend an event as a spectator.

#### **PART D— COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

Under the **Exclusions** provision, 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, paragraphs a.1. and b. of this exclusion do not apply while "your covered auto" is:

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

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

#### **PART F– GENERAL PROVISIONS**

The **Racing** provision is deleted.

All other policy provisions apply.