

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COMPETITION EXCLUSION – MINNESOTA

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

DEFINITIONS

Under the **Definitions** provision, the following definitions are added:

“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”.

“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 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 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. 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 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 involved 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.

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.

PART B – MEDICAL PAYMENTS COVERAGE

Under the **Exclusions** provision, 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 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. 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 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 involved 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 AND UNDERINSURED MOTORISTS COVERAGE

Under the **Exclusions** provision, Exclusion B.5. is replaced by the following:

We do not provide Uninsured and 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 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. 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 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 involved 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.

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.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

Under the **Exclusions** provision, 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 any pit area or 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. 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 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 involved 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.

PERSONAL INJURY PROTECTION COVERAGE

Under the **Exclusions** provision, 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 any pit area or 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. 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 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 involved 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.

All other policy provisions apply.