

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

COMPETITION EXCLUSION - COLORADO

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 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:

- i) On display in a race facility's "paddock" area 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.

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" 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.

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- i) On display in a race facility's "paddock" area 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 MOTORISTS COVERAGE

EXCLUSIONS is amended as follows:

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. 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.

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- 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.

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1. forced hydraulic bouncing competitions or exhibitions;
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- 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" 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, 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

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 - ii) Being trailered from one location to another;
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- c. Being used to prepare, practice or qualify for, or participate in, any of the following activities, regardless of where they take place:
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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. PART F - GENERAL PROVISIONS

RACING is amended as follows:

The Racing Provision is deleted.

VII. PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE

The following exclusion is added:

We do not provide Property Damage Uninsured Motorists Coverage for “property damage” 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, on the track or racecourse or its entrance or exit lanes; or
 - 2. practicing or qualifying for a race of this type.

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