

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

**LIMITED TRAILER AND PADDOCK COLLISION COVERAGE ENDORSEMENT-  
MASSACHUSETTS  
SCHEDULE**

Described Vehicle	Deductible	Coverage Dates	
_____	\$ _____	From _____	To _____
_____	\$ _____	From _____	To _____

For **your covered auto** listed in the Coverage Selections Page with the Limited Trailer and Paddock Collision Coverage Endorsement and for which an endorsement premium is paid, the following coverage applies:

**Limited Trailer and Paddock Collision Coverage**

We will pay for direct and accidental loss to **your covered auto** described above or on the Coverage Selections Page, when such loss is caused by a **collision**. It does not matter who is at fault.

**A.** Coverage applies, during the dates indicated above or on the Coverage Selections Page, while **your covered auto** is:

1. Transported by **trailer** from one location to another;
2. Loaded and unloaded from the **trailer**;
3. Driven to and from the trailer to the paddock or show display area;
4. On display in the race facility's paddock area or a specified show display area;
5. At the primary garaging or storage location; or
6. Located on a service or repair facility premises.

**B.** In case of a total loss or **constructive total loss**, we will pay the guaranteed value limit shown in the Coverage Selections Page for each scheduled vehicle, which is agreed to be the value of **your covered auto**. We will not pay for any decrease in value claimed to result from the loss.

For all other loss or damage to **your covered auto**, we will pay the amount necessary to repair the property or replace it with similar kind and quality, whichever is less, without regard to depreciation or betterment, but we will not pay more than the insured limit per vehicle shown in the Coverage Selections Page.

We will also pay reasonable and necessary expenses for towing, recovery and storage of **your covered auto**.

**C.** In all cases we will subtract the deductible amount you selected. Your deductible is shown on the Coverage Selections Page.

The deductible amount shown on the Coverage Selections Page does not apply to **your covered auto** if:

1. That auto was legally parked when struck by another auto owned by an identified person.
2. That auto was struck in the rear by another auto moving in the same direction and owned by an identified person.
3. The operator of the other auto was convicted of any of the following violations:
  - a. Operating under the influence of alcohol, Marijuana or a narcotic drug.
  - b. Driving the wrong way on a one-way street.
  - c. Operating at an excessive rate of speed.
  - d. Any similar violation of any similar law of another state in which the accident occurs.

However, we will not waive the deductible if the operator of the auto covered under this Part was also convicted of one of the above violations.

4. You are entitled to recover in court against an identified person for some reason other than those listed above.

- D. If we pay for the total loss or **constructive total loss** of **your covered auto**, we will suspend the Limited Trailer and Paddock Collision Coverage for that auto until it passes a motor vehicle inspection test.
- E. We will not pay for any liability assumed under any other contract or agreement.
- F. We will not pay for a **collision** loss for an accident which occurs while **your covered auto** is being operated by a **household member** who is not listed as an operator on this policy. Payment is withheld when the **household member**, if listed, would require the payment of additional premium on this policy because:
  1. The **household member** would be classified as an inexperienced operator, or
  2. More points would be assigned under a merit rating plan.

You must notify us within sixty (60) days after a person who will operate **your covered auto** becomes a **household member**, if that person was not a **household member** on the effective date of your policy. In the same manner, you must notify us if a **household member**, who will operate **your covered auto**, becomes a licensed operator.

- G. We will not pay:
  1. If the accident happens while **your covered auto** is being used as, or available for use as, a public or livery conveyance. This does not apply to the use of **your covered auto** in a share-the-expense car pool arrangement or in an expense reimbursement program either as a volunteer or at work.
  2. For loss of any items used in the reproduction of sound, unless they have been permanently installed in the auto. However, we will pay for the loss of any such item if it operates in the auto exclusively and only when used in combination with the components permanently installed in the auto. Tapes, discs, and records are not covered.
  3. For loss of or damage to a citizens band radio, two-way mobile radio, telephone or scanning monitor receiver, including their related equipment. We will pay, however, for such loss or damage if this equipment is permanently installed in the opening of the dash or console normally used by the auto manufacturer for the installation of a radio or a telephone.
  4. For loss or damage to equipment designed for the detection or avoidance of any law enforcement speed measuring device. This does not apply to electronic equipment designed solely for safety warning systems.
  5. For injury or damage that is intentionally caused by you, a **household member** or anyone else using **your covered auto** with your consent.
  6. While any auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.
  7. While anyone is using a vehicle in the course of any business other than the business of selling, servicing, repairing, or parking autos.

All other policy provisions apply.