

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

COMPETITION EXCLUSION - MISSOURI

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 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 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 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. 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 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 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. 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 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 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" 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 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 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 F - GENERAL PROVISIONS

The **Racing** provision is deleted.

UNDERINSURED MOTORISTS COVERAGE

Under the **Exclusions** provision, the following exclusion is added:

We do not provide Underinsured Motorists 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 the "paddock" or on the track or racecourse; 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 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.