

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## COMPETITION EXCLUSION - VIRGINIA

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 facility 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, Exclusion B.4. is replaced by the following.

We do not provide Liability Coverage for the ownership, maintenance or use of:

Any vehicle, located inside a facility designed for racing, for the purpose of:

- a. Competing in; or
- b. Practicing or preparing for;  
any prearranged or organized racing or speed contest.

However, this exclusion does not apply while “your covered auto” is:

- 1) In a race facility’s “paddock” area or specified show display area;
- 2) Being trailered from one location to another;
- 3) Used by you to attend a racing event as a spectator; or
- 4) Being operated for purposes of display in any pre- or post-race parade laps.

### PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

Under the **Exclusions** provision, Exclusion 12. is replaced by the following:

We will not pay for loss to “your covered auto” or any “non-owned auto”, located inside a facility designed for racing, for the purpose of:

- a. Competing in; or
- b. Practicing or preparing for;  
any prearranged or organized racing or speed contest.

This exclusion does not apply while “your covered auto” is:

- 1) In a race facility’s “paddock” area or specified show display area;
- 2) Being trailered from one location to another;
- 3) Used by you to attend a racing event as a spectator; or
- 4) Being operated for purposes of display in any pre- or post-race parade laps.

All other policy provisions apply.