

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMPETITION EXCLUSION - VIRGINIA

I. DEFINITIONS

The following definition is added to **DEFINITIONS**:

“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.

II. PART A- LIABILITY COVERAGE

EXCLUSIONS is amended as follows:

Exclusion B.4. is deleted and 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

- i) On display in a race facility’s “paddock” area or specified show display area and is not being prepared for a race
- ii) Being trailered from one location to another;
- iii) Used by you to attend a racing event as a spectator; or
- iv) Being operated for purposes of display in any pre-or post-race parade laps.

V. PART D-COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

EXCLUSIONS is amended as follows:

Exclusion 12. is deleted and 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:

- i) On display in a race facility’s “paddock” area or specified show display area and is not being prepared for a race;
- ii) Being trailered from one location to another;
- iii) Used by you to attend a racing event as a spectator; or
- iv) Being operated for purposes of display in any pre-or post-race parade laps.