

OPINION SUMMARY

MISSOURI COURT OF APPEALS EASTERN DISTRICT

NATIONAL UNION FIRE INSURANCE)	No. ED90690
COMPANY OF PITTSBURGH, PA., Respondent,)	
)	Appeal from the St. Louis County
vs.)	Circuit Court
)	
BRANT MAUNE, Appellant)	
and RYAN V. MAUNE, Defendant.)	Filed: January 6, 2009

The Maunes seek coverage under an automobile liability policy, which contains a household-exclusion provision. They argue that the provision is ambiguous and unenforceable, thus affording them the full \$100,000 in liability coverage. In the alternative, they argue that, by virtue of stacking, the policy affords them \$75,000 in coverage. The trial court entered summary judgment in favor of the insurer, National Union Fire Insurance Company of Pittsburgh, PA., giving effect to the provision and finding coverage under the policy was limited to \$25,000. The Maunes appeal.

AFFIRMED

DIVISION TWO HOLDS: The Maunes' contention of ambiguity does not fall within the well-established meaning of ambiguity, and thus fails. The Maunes' stacking argument fails because the policy contains anti-stacking language.

Opinion by: Lawrence E. Mooney, P.J. Booker T. Shaw, J., and Kurt S. Odenwald, J., concur.

Attorney for Appellant: David C. Knieriem

Attorneys for Respondent: Gerard T. Noce and Michael Leslie Young

Attorney for Defendant: James J. Wiczorek

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