

OPINION SUMMARY

MISSOURI COURT OF APPEALS EASTERN DISTRICT

BRANDI CHRISTENSEN, Appellant,)	No. ED93162
)	
vs.)	Appeal from the Circuit Court of
)	St. Louis County
FARMERS INSURANCE COMPANY,)	
INC., Respondent.)	Filed: February 2, 2010

OPINION SUMMARY

Brandi Christensen appeals the trial court's entry of summary judgment in favor of Farmers Insurance Company in her action seeking \$75,000 in underinsured motorist coverage (UIM) under her Farmers insurance policy ("Motorcycle Policy"). Specifically, Ms. Christensen claims that the trial court erred in granting Farmers' motion for summary judgment because the insurance policy was ambiguous with regard to whether it provided UIM coverage. We affirm.

AFFIRMED.

Division Two Holds: The Motorcycle Policy was not ambiguous with respect to UIM coverage. The declarations page clearly stated that the Motorcycle Policy did not provide UIM coverage, and the attached endorsement effectively deleted the policy provision that defined uninsured motorist coverage to include UIM coverage. Also, contrary to plaintiff's contention, Farmers properly incorporated the endorsement into the Motorcycle Policy.

Opinion by: Patricia L. Cohen, J. Sherri B. Sullivan, P.J., and Robert G. Dowd, Jr., concur.

Attorney for Appellant: David C. Knieriem

Attorney for Respondent: Christopher J. Carpenter

<p>THIS SUMMARY IS NOT PART OF THE OPINION OF THE COURT. IT HAS BEEN PREPARED FOR THE CONVENIENCE OF THE READER AND SHOULD NOT BE QUOTED OR CITED.</p>
