

**OPINION SUMMARY**

**MISSOURI COURT OF APPEALS EASTERN DISTRICT**

ROBERT P. BECKER, et al.,	)	No. ED99394
	)	
Appellant,	)	Appeal from the Circuit Court
	)	of Audrain County
vs.	)	
	)	Honorable Keith M. Sutherland
ALLIED PROPERTY & CASUALTY	)	
INSURANCE COMPANY,	)	
	)	
Respondent.	)	FILED: December 10, 2013

Robert Becker, Denise Becker, Mackenzie Becker, Christopher Becker, and Alexander Becker (collectively “the Beckers”) appeal from the judgment of the trial court in favor of Allied Property and Casualty Insurance Company (“Allied”). The Beckers filed a petition for declaratory judgment against Allied seeking a declaration that they were entitled to a total of \$2,166,000 in underinsured motorists (“UIM”) coverage for injuries sustained while driving a vehicle insured through Allied. The Beckers argue that their Allied policy provided multiple limits of UIM coverage, and that they were allowed under the policy to stack these multiple coverages. Allied contends that the Beckers are entitled to only \$300,000, the stated “per accident” limit of UIM coverage in their policy. Following a bench trial, the trial court entered judgment in favor of Allied, finding that the policy unambiguously limited UIM coverage to \$300,000 per accident.

AFFIRMED.

Division III Holds: The Beckers’ Allied insurance policy unambiguously provided a single unit of UIM coverage with a per accident limit of \$300,000. Because Allied has already tendered \$300,000 to the Beckers, the trial court did not err in entering judgment in favor of Allied. We affirm the judgment of the trial court.

Opinion by: Kurt S. Odenwald, J., Mary K. Hoff, P.J., and Angela T. Quigless, J., Concur.

Attorney for Appellants: Susan Ford Robertson, J. Zachary Bickel, Christian L. Faiella, and Sidney Wheelan

Attorney for Respondent: John F. Cooney and Kevin E. Myers

**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.**