

**OPINION SUMMARY**

**MISSOURI COURT OF APPEALS EASTERN DISTRICT**

SARAH ULSAS, Respondent,	)	
	)	No. ED91558
	)	
vs.	)	Appeal from the Circuit Court of
	)	the of St. Louis County
	)	
PROGRESSIVE NORTHWESTERN	)	
INSURANCE COMPANY, Appellant.	)	
	)	
	)	Filed: January 27, 2009

Appellant Progressive Northwestern Insurance Company (Progressive), appeals from the circuit court’s judgment granting Respondent Sarah Ulsas’s (Ulsas) motion for summary judgment.

The circuit court’s judgment is reversed and the cause is remanded.

REVERSED AND REMANDED.

Division Three Holds: The circuit court committed reversible error by entering summary judgment in favor of Respondent. The court erred in holding that the subject insurance policy afforded coverage for the claims asserted in the underlying lawsuit; that Appellant had a duty to provide Respondent with a defense in the underlying action; and that Appellant had a duty to indemnify Respondent for any liability she may incur in the underlying action. We reverse the circuit court’s decision and remand.

Opinion by: Sherri B. Sullivan, J.  
Robert G. Dowd, Jr., P.J. and Clifford H. Ahrens, J., concur.

Attorney for Appellant: Daniel E. Wilke and Lauren A. Lageson

Attorney for Respondent: John F. Cooney and Kevin B. Behrndt

**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.**