

**MISSOURI COURT OF APPEALS  
WESTERN DISTRICT**

**SHELLY CHANDLER, et al.,**

**Appellants,**

**v.**

**ALLIED PROPERTY & CASUALTY INSURANCE COMPANY,**

**Respondent.**

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DOCKET NUMBER WD76365

**Date: June 30, 2014**

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Appeal from:  
Platte County Circuit Court  
The Honorable Owens L. Hull, Jr., Judge

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Appellate Judges:  
Division One: Alok Ahuja, P.J., Thomas H. Newton and Anthony Rex Gabbert, JJ.

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Attorneys:  
Bernard T. Schmitt, Kristen A. Cooke, Michael S. Shipley for appellant.  
Kevin E. Myers for respondent.

**MISSOURI APPELLATE COURT OPINION SUMMARY**  
**COURT OF APPEALS -- WESTERN DISTRICT**

**SHELLY CHANDLER, et al.**

**Appellants,**

**v.**

**ALLIED PROPERTY & CASUALTY INSURANCE COMPANY,**

**Respondent.**

WD76365

Platte County

Before Division One Judges: Alok Ahuja, P.J., Thomas H. Newton and Anthony Rex Gabbert, JJ.

Shelly Chandler and Ted Huber (collectively, “Chandler”) are the parents of Alexander Huber, who was killed in an automobile accident while riding as a passenger in a vehicle driven by Steven Jimenez. Chandler obtained a judgment against Jimenez in the amount of \$200,000, and sought to recover on the judgment under the insurance policy insuring Jimenez’s vehicle. Chandler appeals from a judgment entered by the Circuit Court of Platte County, which found that she was entitled to only \$50,000 in bodily injury liability coverage, and \$2,000 in medical payments coverage, under the policy.

**AFFIRMED.**

**Division One holds:**

Where the declarations page of an insurance policy plainly specified separate bodily injury liability limits for each separate vehicle, the specific liability limits applicable to each particular vehicle cannot be aggregated. The “other insurance” clause in the insurance policy did not allow stacking of coverage because in order for the provision to apply, other insurance coverage must first be invoked.

**Opinion by: Alok Ahuja, Judge**

June 30, 2014

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