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IN THE THIRD JUDICIAL DISTRICT COURT  
SALT LAKE COUNTY, STATE OF UTAH

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Nicole Overdiek,		
Plaintiff		JUDGMENT
v.		
Bear River Mutual Insurance Co.,		
Defendants		Civil No. 250907450 Judge Charles Stormont

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This matter came before the Court for a bench trial on May 6, 2026. Having heard the evidence and argument of counsel, and consistent with the Court's findings and ruling stated on the record, the Court enters judgment in favor of Plaintiff Nicole Overdiek and against Defendant Bear River Mutual Insurance Co.

The Court finds that Plaintiff's covered damages total \$9,007.46, consisting of the actual cash value of the vehicle, applicable sales tax, and registration fee. The insurance contract provides for a \$1,000.00 deductible, reducing the recoverable amount to \$8,007.46. Defendant is entitled to offsets for prior payments of \$4,450.34 and \$712.13, reducing the net damages award to \$2,844.99.

The Court further awards Plaintiff \$185.00 in court costs.

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that judgment is entered in favor of Plaintiff Nicole Overdiek and against Defendant Bear River Mutual Insurance Co. in the total amount of **\$3,029.99**, together with post-judgment interest at the applicable rate from the date of entry until paid in full.

This Judgment resolves all claims between Plaintiff and Defendant in this action.

\*\*\*\* THE COURT'S ORDER IS AFFIXED AT THE TOP \*\*\*\*

Approved as to Form:

Dated this 8th day of May, 2026.

*/s/ David Corbett (e-signed with permission)*

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David Corbett  
Attorney for Defendant Bear River