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**THIRD JUDICIAL DISTRICT COURT
SALT LAKE COUNTY, STATE OF UTAH**

EQUITY INSURANCE COMPANY,

Plaintiff,

v.

MARIO CAAL POP and DUVAN CAAL.

Defendants.

Default Judgment

Case No. 260902745

Judge Robert Faust

This matter came before the Court on Plaintiff Equity Insurance Company's Motion for Default Judgment. The Court, having reviewed the motion and the record, and for good cause appearing, hereby enters the following:

FINDINGS OF FACT

1. Plaintiff Equity Insurance Company filed its Complaint for Declaratory Relief on April 13, 2026. (Dkt. No. 1.)
2. The Summons and Complaint were duly served on Defendants Mario Caal Pop and Duvan Caal on April 14, 2026, as reflected in the Proof of Service filed with the Court. (Dkt. Nos. 3, 5.)
3. Defendants failed to answer or otherwise respond within the time permitted by Rule 12(a)

of the Utah Rules of Civil Procedure and have not entered an appearance in this action.

4. On May 18, 2026, the Clerk of Court entered default against Defendant Mario Caal Pop.

(Dkt. No. 25.)

5. On May 22, 2026, the Clerk of Court entered default against Defendant Duvan Caal. (Dkt.

No. 35.)

6. Based on the military service declarations for Defendants, the military service status of Mario Caal Pop and Duvan Caal is unknown.

1. CONCLUSIONS OF LAW

1. By virtue of the entries of default, the well-pleaded allegations of the Complaint are deemed admitted.

2. The admitted allegations establish that an actual controversy exists regarding Plaintiff's rights and obligations under Policy No. EUT113597 and entitle Plaintiff to the declaratory relief sought.

3. Plaintiff has satisfied the requirements of the Servicemembers Civil Relief Act, 50 U.S.C. § 3931.

4. Pursuant to Rule 55(b)(2) of the Utah Rules of Civil Procedure, default judgment may be entered against Defendants.

5. In accordance with Utah Code section 78B-6-401 and Rule 57 of the Utah Rules of Civil Procedure, Plaintiff is entitled to declaratory relief.

2. DEFAULT JUDGMENT

3. Based on the foregoing, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED as follows:

1. Equity Insurance Company is entitled to rescind the insurance policy issued to Defendant Mario Caal Pop, Policy No. EUT113597.
2. Policy No. EUT113597 is rescinded and void ab initio.
3. Equity Insurance Company has no duty to defend or indemnify Defendants Mario Caal Pop or Duvan Caal under Policy No. EUT113597 for any claims arising out of the November 5, 2025 accident.
4. Equity Insurance Company has no obligation to provide coverage or benefits under Policy No. EUT113597 to Defendants or to any third-party claimant arising out of the November 5, 2025 accident.
5. This Judgment shall constitute the final order in this case, and no additional order is required.

[The Court's signature appears at the top of the first page of this Judgment.]

—END OF ORDER—
