**The Order of the Court is stated below:**
**Dated:** October 29, 2026 10:48:25 AM **/s/** ADAM T. MOW District Court Judge

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IN THE THIRD JUDICIAL DISTRICT COURT OF SALT LAKE COUNTY

STATE OF UTAH

| | |
|---|---|
| PRIME INSURANCE COMPANY<br><br>Plaintiff,<br><br>v.<br><br>FRIENDLY HANDS, LLC,<br><br>Defendant. | **FINAL JUDGMENT FOR DECLARATORY RELIEF**<br><br>Case No: 260902414<br><br>Judge: Adam Mow<br><br>Tier 2 |

The Court previously entered an Order granting Plaintiff's Motion for Default Judgment on September 13, 2026. Accordingly, pursuant to Rule 58A of the Utah Rules of Civil Procedure, the Court hereby enters final declaratory judgment in favor of Plaintiff and against Defendant Friendly Hands, LLC ("Friendly") as follows:

1. Jurisdiction and venue are proper in this Court and county.

2. Based on the evidence submitted, the facts of the case, and the arguments made in the pleadings the Court has determined that a hearing is not necessary.

3. Under the undisputed facts of this case, it is hereby ordered, adjudged and decreed:

(a) There is no coverage under the terms of the Policy for any claims arising out of the

November 18, 2023 accident because the vehicle was not in commercial business use at the time of that accident.

(b) As coverage is precluded, Prime has no obligation under the terms of the Policy to defend or indemnify Friendly for any claims arising out of the November 18, 2023 accident.

(c) As coverage is precluded, Friendly has no right of recovery against Prime under the

terms of the Policy for any claims arising out of the November 18, 2023 accident.

(d) The MCS-90 Endorsement is not triggered, and Prime has no obligations under that Endorsement for claims arising out of the November 18, 2023 accident.

(e) If Prime is required to make any payments for claims arising out of the November 18, 2023 accident, Friendly is obligated to reimburse Prime for those payments inasmuch as there is no coverage under the terms of the Policy.

It is the intent of this Court that this Judgment disposes of all issues and all parties and that it is a final, appealable order.

*****EXECUTED and ENTERED by the Court as indicated by the date and seal at the top of the first page.*****

**CERTIFICATE OF SERVICE**

I hereby certify that on this 28th day of October, 2026, a true and correct copy of the foregoing was served by the method indicated below, to the following:

Friendly Hands, LLC
c/o Dale Evans, Registered Agent
9144 White Ash Drive
Ooltewah, TN 37363

(x) U.S. Mail, Postage Prepaid
( ) Hand Delivered
( ) Overnight Mail
( ) Facsimile
( ) ECF/Email

*/s/ Heidi McEwen*