The Order of the Court is stated below:
Dated: November 18, 2026 11:30:37 AM **/s/** JOEL FERRE
District Court Judge

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IN THE THIRD JUDICIAL DISTRICT COURT

SALT LAKE COUNTY, STATE OF UTAH

PRIME INSURANCE COMPANY, Plaintiff, v. HBRET TRUCKING and MULUGETA ASMELASH, Defendants.	**FINAL JUDGMENT FOR DECLARATORY RELIEF** Case No.: 260906034 Judge: Joel Ferre

RELIEF REQUESTED

The Court previously entered an Order granting Plaintiff's Motion for Default Judgment on November 16, 2026. Accordingly, pursuant to Rule 58A of the Utah Rules of Civil Procedure, the Court hereby enters final declaratory judgment in favor of Plaintiff Prime Insurance Company ("Prime") and against Defendants HBRET Trucking and Mulugeta Asmelash 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:

a. There is no coverage because the 2019 Freightliner was not in Commercial Business Use when the Accident occurred.

b. Pursuant to Exclusion No. 3, there is no coverage for claims alleging negligent hiring or supervision.

c. Pursuant to Exclusion No. 24, there is no coverage for punitive damages or the reimbursement of legal costs.

d. Pursuant to Exclusion No. 34, there is no coverage for any claims related to HBRET's failure to document or track driving time.

e. There is no coverage for mental or emotional distress damages.

f. There may be no coverage if Prime is prejudiced by HBRET's failure to cooperate in the handling of the Romo claim.

g. Because the Freightliner was not operating under HBRET's motor carrier authority, Prime does not have any financial responsibility obligations for the Romo claim.

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 18th day of November, 2026, a true and correct copy of the foregoing **FINAL JUDGMENT FOR DECLARATORY RELIEF** was served by the method indicated below, to the following:

Mulugeta Asmelash
9535 Forest Lane
Suite #262
Dallas, TX 75243

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

HBRET Trucking
9535 Forest Lane
Suite #262
Dallas, TX 75243

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

/s/ Heidi McEwen