

United States Court of Appeals  
For the Eighth Circuit

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No. 25-1699

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United States Liability Insurance Company

*Plaintiff - Appellee*

v.

Stone County Insurance Agency Inc

*Defendant*

Ase Gro Lindland; Olav Lindland

*Defendants - Appellants*

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Appeal from United States District Court  
for the Eastern District of Arkansas - Central

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Submitted: May 6, 2026

Filed: May 11, 2026

[Unpublished]

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Before GRUENDER, GRASZ, and STRAS, Circuit Judges.

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PER CURIAM.

In this diversity action, Ase Gro and Olav Lindland (the Lindlands) appeal the district court's<sup>1</sup> adverse decisions on cross motions for summary judgment as to whether U.S. Liability Insurance Company (USLI) had a duty to indemnify its insured against an Arkansas consent judgment in favor of the Lindlands.

After careful review of the record and the parties' arguments on appeal, we conclude that the district court properly granted USLI's motion for summary judgment and denied the Lindlands'. See *United Fire & Cas. Co. v. Titan Contractors Serv., Inc.*, 751 F.3d 880, 886-87 (8th Cir. 2014) (de novo standard of review). Because the insured's liability had a causal relation to its failure to pay money on behalf of the Lindlands, we conclude indemnification was unavailable under the unambiguous language of USLI's policy, which excluded coverage for claims "arising out of" or "in any way involving" the failure to pay any money. See *Safeco Ins. Co. of Am. v. Doods*, 617 F. Supp. 3d 980, 990 (W.D. Ark. 2022) (discussing Arkansas law; an insurer has a duty to indemnify if the actual facts giving rise to liability in the underlying suit show that coverage applies); *Scottsdale Ins. Co. v. Morrowland Valley Co.*, 411 S.W.3d 194, 191 (Ark. 2012) (concluding that, when unambiguous, policy exclusions are generally enforced according to their terms); *Hartford Fire Ins. Co. v. State Farm Mut. Auto Ins. Co.*, 574 S.W.2d 265, 267 (Ark. 1978) (holding in an unambiguous context that the phrase "arising out of" required only "a causal relation or connection").

Accordingly, we affirm. See 8th Cir. R. 47B.

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<sup>1</sup>The Honorable Kristine G. Baker, Chief Judge, United States District Court for the Eastern District of Arkansas.