

[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS  
FOR THE ELEVENTH CIRCUIT

---

No. 12-11775

---

D. C. Docket No. 3:09-cv-00077-TJC-TEM

GREAT AMERICAN ASSURANCE COMPANY,

Plaintiff-Appellee,

versus

SHARON K. ELLIOTT,  
as Personal Representative of the Estate of Douglas R.  
Elliott, deceased,  
MARY ANN HOOPER,

Defendants-Appellants,

WILLIAM ROBERT ELLIOTT,

Defendant.

---

Appeal from the United States District Court  
for the Middle District of Florida

---

(March 1, 2013)

Before DUBINA, Chief Judge, MARTIN and FAY, Circuit Judges.

PER CURIAM:

This appeal involves the determination of whether a farm and ranch insurance policy affords coverage for alleged injuries and damages resulting from the insured's murder of appellants' mother, mutilation and burning of her corpse, and disposition of her remains. Appellee Great American Assurance Company ("Great American") brought a declaratory judgment action seeking a declaration from the district court that it had no duty to defend or indemnify William Robert Elliott ("Elliott") for an underlying lawsuit brought against him by his siblings in Florida State Court. The jury returned a verdict against Elliott and awarded damages in excess of \$1 million. On appeal, Florida's District Court of Appeals ruled Elliott was entitled to a directed verdict on the negligent infliction of emotional distress claim and vacated the damages awarded as to that count. The property damage award was \$100,000 for both siblings combined. The siblings each currently hold a final judgment against Elliott in the amount of \$284,191.00.

We review *de novo* the district court's interpretation of an insurance policy because it is a matter of law. *Admiral Ins. Co. v. Feit Mgmt. Co.*, 321 F.3d 1326, 1328 (11th Cir 2003). We also review *de novo* the district court's order granting summary judgment. *Penley v. Eslinger*, 605 F.3d 843, 848 (11th Cir. 2010).

After reviewing the record, and reading the parties' briefs, we affirm the district court's grant of summary judgment in favor of Great American based upon its well-reasoned order filed on March 6, 2012.

**AFFIRMED.**