

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF ARKANSAS  
FORT SMITH DIVISION

AMGUARD INSURANCE COMPANY

PLAINTIFF

v.

No. 2:19-CV-02146

JLW TOWING & RECOVERY, LLC, et al.

DEFENDANTS

**JUDGMENT**

Pursuant to the opinion and order entered in this case on this date, it is ADJUDGED that the coverage under insurance policy number K2GP903185 is void due to willful misrepresentation of material facts by Defendant JLW in the policy application and because the policy would not have been issued had the true facts been disclosed in the policy application. Plaintiff owes no duty to defend or pay damages for or on behalf of JLW Towing & Recovery, LLC, Zachariah Archer, or Emilio Z. Smith with respect to the lawsuit filed in Johnson County Circuit Court, styled *Michael McHalfey and Angella McHalfey, Husband and Wife vs. JLW Towing & Recovery, LLC, et al.*, Johnson County Circuit Court No. 36CV-19-143.

IT IS SO ADJUDGED this 1st day of October, 2020.

*P. K. Holmes, III*

P.K. HOLMES, III  
U.S. DISTRICT JUDGE