

THURSDAY, SEPTEMBER 18, 2025, AT 10:30 A.M.

IN THE COURT OF APPEALS OF THE STATE OF IDAHO

Docket No. 52381

DALE VAN STONE and JOANN VAN)
STONE, husband and wife,)
)
Plaintiffs-Appellants,)
)
v.)
)
AMERICAN ECONOMY INSURANCE)
COMPANY,)
)
Defendant-Respondent.)
)

Appeal from the District Court of the First Judicial District, State of Idaho, Bonner County. Hon. Lamont C. Berez, District Judge.

Finney Finney & Finney, P.A.; Rex A. Finney; Adam O. Finney, Sandpoint, for appellants.

Anderson, Julian & Hull, LLP; Robby J. Perucca; Martha L. Kuderer, Boise, for respondent.

Dale and Joann Van Stone appeal from the judgment of the district court granting summary judgment in favor of American Economy Insurance Company. The Van Stones had a named-perils homeowner's insurance policy through American Economy, which provided coverage for damage to covered property caused by one of the specifically named perils set forth in the policy's coverage agreement. The loss occurred after Dale Van Stone parked a tractor on an incline during a rainfall and the tractor later traveled down a hill and struck a tree. The Van Stones filed a claim alleging the loss was covered by peril six in the policy which included "Vehicles, meaning impact by, or with, or upset of a vehicle."

American Economy denied the claim stating the loss was not caused by a vehicle or any other named peril as required by the coverage and moved for summary judgment. The district court granted American Economy's motion. The district court held that in order for the tractor to be covered under peril six, a vehicle must have been the peril that brought about the damage to the tractor when, in this situation, the impact was with a tree. The district court rejected the Van Stones' argument that the tractor was the vehicular peril that caused its own damage. The Van Stones filed a motion for reconsideration which was denied. The Van Stones appeal, claiming the district court erred in granting summary judgment.