

**United States Court of Appeals**  
**For the Eighth Circuit**

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No. 19-1894

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Javid Chaudhri, doing business as AJ Partnership; Arshad Chaudhri, doing  
business as AJ Partnership

*Plaintiffs - Appellants*

v.

State Auto Property & Casualty Insurance Company

*Defendant - Appellee*

Hani Daifallah; Mohammed Daifallah

*Defendants*

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Appeal from United States District Court  
for the Western District of Missouri - Kansas City

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Submitted: February 19, 2020

Filed: February 24, 2020

[Unpublished]

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Before GRUENDER, WOLLMAN, and STRAS, Circuit Judges.

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PER CURIAM.

In this diversity action, Javid and Arshad Chaudhri challenged the denial of coverage for an insurance claim. They appeal the district court's<sup>1</sup> adverse grant of summary judgment on their claims for breach of contract and vexatious refusal to pay.

After careful review of the record and the parties' arguments on appeal, we conclude that the district court properly granted summary judgment. *See Jackson v. Reibold*, 815 F.3d 1114, 1119 (8th Cir. 2016) (standard of review); *Med. Protective Co. v. Bubenik*, 594 F.3d 1047, 1051 (8th Cir. 2010) (discussing Missouri law on when an insurer may deny coverage under a cooperation provision); *see also BSI Constructors, Inc. v. Hartford Fire Ins. Co.*, 705 F.3d 330, 335 (8th Cir. 2013) (concluding that Missouri precedent compelled that a vexatious-refusal claim must fail because the insurer had no duty to cover loss at issue). Accordingly, we affirm. *See* 8th Cir. R. 47B.

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<sup>1</sup>The Honorable Greg Kays, United States District Judge for the Western District of Missouri.