

STATE OF MICHIGAN
COURT OF APPEALS

MARGARET ROHDE

Plaintiff-Appellant,

v

TREVOR WILLIAM FONDREN,

Defendant,

and

USAA INSURANCE COMPANY,

Garnishee Defendant-Appellee.

UNPUBLISHED

October 11, 1996

No. 181629

LC No. 93-74236-NI

Before: McDonald, P.J., and White and P. J. Conlin*, JJ.

MEMORANDUM.

Plaintiff appeals as of right from a December 1, 1994, order granting summary disposition in favor of garnishee defendant USAA Insurance Company pursuant to MCR 2.116(c)(10) in this garnishment action. We affirm.

The trial court did not err in finding the policy language unambiguously excluded defendant Trevor Fondren from coverage. That a term is undefined does not necessarily mean an ambiguity exists. *Michigan Millers Mutual Ins. Co. v Bronson Plating Co*, 445 Mich558; 519 NW2d 864 (1994). Additionally a reasonable expectation of coverage cannot be garnered from a reading of the entire contract. *Vanguard Ins Co v Clarke*, 438 Mich 463; 448 NW2d 754 (1991).

Affirmed.

/s/ Gary R. McDonald

/s/ Helene N. White

/s/ Patrick J. Conlin

* Circuit judge, sitting on the Court of Appeals by assignment.