

NOT PRECEDENTIAL

UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT

No: 04-3945

JASON SCHULTZ,  
Appellant

v.

ENCOMPASS INSURANCE COMPANY

Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(Civ. No. 03-cv-03936)  
District Judge: Hon. Juan R. Sanchez

Submitted pursuant to Third Circuit LAR 34.1(a)  
Friday, September 23, 2005

Before: ROTH, McKEE and FISHER,  
Circuit Judges

(Opinion filed: October 17, 2005)

OPINION

McKEE, Circuit Judge.

Jason Schultz was injured in an automobile accident and sought a declaratory judgment that he is covered under an automobile insurance policy Encompass Insurance issued to his grandparents, Loretta and Paul V. Schultz. Following a non-jury trial, the district court found that Schultz is not covered by the policy because he was not a resident of his grandparents' household at the time of the accident, as required by the terms of the

policy. Accordingly, the district court entered judgment in favor of Encompass, and this appeal followed, and we will affirm.

Inasmuch as the district court has set forth the factual and procedural history of this case, we find it unnecessary to repeat that history here. *See Schultz v. Encompass Insurance*, 2004 WL 2075114 (E.D. Pa. Sept. 16, 2004). Moreover, in his thoughtful Memorandum and Opinion, Judge Sanchez has carefully and completely explained his reasons for finding that Schultz is not covered under his grandparents' policy. We can add little to Judge Sanchez' searching analysis, and the arguments raised on appeal do not merit further discussion.

Accordingly, we will affirm the district court substantially for the reasons set forth in the district court's Memorandum and Order without further discussion.