

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 09-1096**

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BURMEY PAUL WARD; MARCELLA DUNCAN WARD,

Plaintiffs - Appellants,

v.

HORACE MANN INSURANCE COMPANY,

Defendant - Appellee.

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Appeal from the United States District Court for the Eastern District of North Carolina, at Wilmington. James C. Fox, Senior District Judge. (4:07-cv-00076-F)

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Submitted: June 18, 2009

Decided: June 22, 2009

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Before NIEMEYER, GREGORY, and DUNCAN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Burmeey Paul Ward, Marcella Duncan Ward, Appellants Pro Se. J. Thomas Cox, Jr., COX & TILLERY, PA, Wilmington, North Carolina, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Plaintiffs appeal the district court's order granting the Defendant's summary judgment motion on their action for breach of contract under their homeowners' insurance policy. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Ward v. Horace Mann Ins. Co., No. 4:07-cv-00076-F (E.D.N.C. Nov. 18, 2008). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED