

Relation Insurance Services

700 SE Central Parkway, Stuart, Florida 34994
office (800) 431-2221 / fax (772) 287-1387 / relationinsurance.com

PD Evaluation
Yves Desmarais
VA1182016130540
Date of Loss- 4/20/2016

Event:

This claim involves an auto accident between the claimant and a City of Hollywood Police Officer. On April 20, 2016 at approximately 12:59 PM Officer Karen Lafrance was operating her police vehicle within the course and scope of her employment.

Officer Lafrance was exiting the Hollywood Police Station to head South on Park Road. She was pulling out through four North bound lanes to enter the median to turn left onto South Park. As she crossed the first three lanes where traffic was stopped, she entered the fourth lane right in front of the claimant vehicle. The claimant's vehicle struck the driver side of the City vehicle.

Coverage:

This is a Tort action that will fall under the cap of 768.28 which has limits of \$200,000/\$300,000.

We have confirmed that the officer was within the course and scope of her employment at the time of the accident.

Liability:

In review of the scene photos and police report which also includes the witness account we believe that the officer is 80% at fault and the claimant driver is 20% at fault.

The claimant through his attorney had filed suit against the City for diminishment in value, which also gave us the opportunity to depose the parties. We have received an opinion from John Wien that the City was 80% at fault.

Damages:

The total damages to the claimant vehicle are \$36,292.14, and a rental bill paid by Travelers is \$1,189.96. This is a total of \$37,482.10. I have also provided photos below depicting the damages to the vehicle. You can see that it is extensive, and this vehicle was a 2015 Tesla Model S, with the loss occurring in April of 2016.



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Considering 80% comparative negligence, the total property damage exposure would be \$29,985.68.



There has been no bodily injury claim made. We have confirmed with travelers, the claimant only treated one time and the PIP file was closed.



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Recommendation:

We recommend the City settle this PD Subrogation claim with Travelers in the amount of \$29,985.68 with a PD release.