RESOLUTION NO. 2019-32

RESOLUTION AUTHORIZING THE PAYMENT FOR VEHICLE LOSS FOR ANGELA VINE

WHEREAS, the Village of Caledonia is now self-insured under CVMIC for auto accident claims;

WHEREAS, on February 17, 2019 a Village of Caledonia Highway plow truck ran into Angela Vine's parked, unoccupied vehicle;

WHEREAS, the Village has obtained an appraisal from Burns Consulting, and is attached hereto as Exhibit A;

WHEREAS, the Village of Caledonia will pay Angela Vine a total of \$8,596.25 for the loss of her vehicle plus storage of \$40.00 per day from February 26, 2019 through March 22, 2019 once Angela executes a release in exchange for the settlement. This amount is the total loss of the vehicle, less the salvage amount as Angela Vine will retain the vehicle; and

NOW, THEREFORE, BE IT RESOLVED by the Caledonia Village Board the payment to Angela Vine will occur after a she executes a release in exchange for the settlement.

Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village of Caledonia, Racine County, Wisconsin, this Adopted by the Village Board of the Village Board of Caledonia, Racine County, Wisconsin, this Adopted Board of Caledonia, Racine County, Wisconsin, and Caledonia, Adopted Board of Caledonia, Adopted Boar

VILLAGE OF CALEDONIA

By: James R. Dobbs

Village President

Attest:

Karie Torkilsen Village Clerk



March 5th, 2019

Village of Caledonia 5043 Chester Lane Racine, WI 53402 ATTN: Toni Muise

RE:

Insured

Village of Caledonia

Claimant

Angie Vine

Date of Loss My File#

2/17/19 CL021719C

LOSS ASSIGNMENT SUMMARY

On February 26th, 2019 I was notified of this loss by City and Village Mutual. The claimant, Ms. Angie Vine is seeking settlement from the Village of Caledonia for damages to her vehicle. The claimant at the time of this request has not officially filed a Notice of Claim with the Village nor indicted an amount in which they are seeking. The vehicle was indicated as being at Boucher Auto Body in Racine.

For this assignment I was requested to photograph, document and assess the damages to the claimant's vehicle and determine a proper settlement cost for repairing the damages. If the vehicle is determined to be a probable total loss, then determine the actual cash value of the vehicle and provide salvage bids.

On that same day I contacted Boucher Auto Body and made arrangements to inspect his vehicle on February 27th at their facility location of 8600 Washington Ave. in Racine.

On February 27th I inspected the Claimant's vehicle identified as a 2015 Mazda 3 iTouring sedan having a vehicle identification number of 3MZBM1V7XFM224727. Current mileage was 40,034.

The initial area of impact was to the left rear of the vehicle. Initial impact caused moderate damage to the left inner and outer quarter panel, taillight, deck lid and rear bumper cover. Secondary damages where to the driver's door where a gash caused by the snow blade cut into the outer panel. There is a code stored in the vehicle module however what has triggered the code is unknown at this point. I am suspect it is related to the incident.

The damages can be repaired however because of the amount of work needed the vehicle runs the risk of being a total loss. Review of pending charges on the vehicle reveal the vehicle was driven in on February 22nd. Outside storage rate is \$50.00 per day which is excessive for this area.

As a result of my inspection I arrived at a damage assessment of \$7,723.96 utilizing an aftermarket bumper cover and LKQ taillight. This amount is inclusive of sales tax and makes mention of an open item, the blind spot module. This module is \$737.00 if it needs replacement.

In utilizing Edmonds, NADA, Kelly Blue Book and an area comparable, I determined that an actual cash value on the claimant's vehicle is \$11,888.25. Taking the ACV at 70% (\$8,321.78) places this vehicle currently as a boarder-line total loss. The vehicle would be a total loss if the module is needed or any other repairs are determined after tear-down.

To obtain a salvage value I placed the salvage online through QRP for a two day bid period with an asking reserve of \$1,200.00. At the end of the bidding period I obtained three bids of which the highest was \$3,292.00 placed by Brian's Repairables of Abrams WI.

My understanding of the incident is the claimant's vehicle was legally parked and unoccupied at the time of the incident. Based on that assumption, my belief is the City has taken full responsibility for the claimant's damages to her vehicle. Therefore I would recommend that the claimant and or lien holder be paid the sum of \$8,596.25 (\$11,888.25 - \$3,292.00) plus storage of \$40.00 per day commencing on February 26th, which is when an estimate from Boucher was written, and be allowed to retain the salvage. It is also my understanding the claimant is in a rental car from Enterprise, I would also suggest the Village participate in the expense of an alternate compact car commencing on February 26th as well once a receipt is provided.

If you have any questions or concerns regarding this loss please contact me at the number below.

Sincerely,

Terry Burns Loss Specialist Burns Consulting

Representing City & Villages Mutual Insurance

(262) 206-2644



VEHICLE EVALUATION FORM

Vehicle:

2015 Mazda 3i Touring Sedan

VIN

3MZBM1V7XFM224727

Mileage

40,034 MILES

Plate

ACR3877 WI

Inspection Date:

February 27th, 2019

Inspection location:

Boucher Auto Body 8600 Washington Ave. Racine WI 53406

MARKET FIGURES:

NADA Midwest Edition

Average between Trade & Retail

12,138.00

Kelly Blue Book:

Average Private Party

11,181.00

Edmonds Vehicle Values

Average Private Party & Retail

11,671.00

Area Comparable:

Russ Darrow Toyota

11,489.00

ADD iTouring/Bose/Sunroof

1,074.00

12,563.00

Average of Adjusted Figures -Actual Cash Value

\$11,888.25

VEHICLE NOTES: Interior/exterior have no deduction for damages or condition. Tires in good shape. Evaluation performed with added equipment of power sunroof and Bose stereo system.



NADAguides Value Report 3/1/2019

2015 Mazda Mazda3

Sedan 4D i Touring 14

Values

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Retail
Base Price	\$8,025	\$9,075	\$9,925	\$12,025
Mileage (40,035)	\$750	\$750	\$750	\$750
Total Base Price	\$8,775	\$9,825	\$10,675	\$12,775
Options (<u>change</u>)				
Bose Premium Stereo	\$300	\$300	\$300	\$350
Power Sunroof	\$475	\$475	\$475	\$550
Price + Options	\$9,550	\$10,600	\$11,450	\$13,675
Certified Pre-Owned (CPO)		12138		+\$850
Certified Price with Options				\$14,525

Rough Trade-in - Rough Trade-in values reflect a vehicle in rough condition. Meaning a vehicle with significant mechanical defects requiring repairs in order to restore reasonable running condition. Paint, body and wheel surfaces have considerable damage to their finish, which may include dull or faded (oxidized) paint, small to medium size dents, frame damage, rust or obvious signs of previous repairs. Interior reflects above average wear with inoperable equipment, damaged or missing trim and heavily soiled /permanent imperfections on the headliner, carpet, and upholstery. Vehicle may have a branded title and un-true mileage. Vehicle will need substantial reconditioning and repair to be made ready for resale. Some existing issues may be difficult to restore. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition.

Average Trade-In - The Average Trade-In values on nadaguides.com are meant to reflect a vehicle in average condition. A vehicle that is mechanically sound but may require some repairs/servicing to pass all necessary inspections; Paint, body and wheel surfaces have moderate imperfections and an average finish and shine which can be improved with restorative repair; Interior reflects some soiling and wear in relation to vehicle age, with all equipment operable or requiring minimal effort to make operable; Clean title history; Vehicle will need a fair degree of reconditioning to be made ready for resale. Because individual vehicle condition varies greatly, users of nadaguides.com may need to make independent adjustments for actual vehicle condition.

Clean Trade-In - Clean Trade-In values reflect a vehicle in clean condition. This means a vehicle with no mechanical defects and passes all necessary inspections with ease. Paint, body and wheels have minor surface scratching with a high gloss finish and shine. Interior reflects minimal soiling and wear with all equipment in complete working order. Vehicle has a clean title history. Vehicle will need minimal reconditioning to be made ready for resale. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition.

Clean Retail - Clean Retail values reflect a vehicle in clean condition. This means a vehicle with no mechanical defects and passes all necessary inspections with ease. Paint, body and wheels have minor surface scratching with a high gloss finish and shine. Interior reflects minimal soiling and wear with all equipment in complete working order. Vehicle has a clean title history. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition. Note: Vehicles with low mileage that are in exceptionally good condition and/or include a manufacturer certification can be worth a significantly higher value than the Clean Retail price shown.

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Advertisement

2015 MAZDA MAZDA3 Pricing Report



Style: i Sport Sedan 4D **Mileage:** 40,035

Vehicle Highlights

Fuel Economy:

City 30/Hwy 41/Comb 34 MPG

Max Seating: 5

Doors: 4

Engine: 4-Cyl, SKYACTIV-G, 2.0L

Drivetrain: FWD

Transmission: Auto, 6-Spd SKYACTIV-Drv

EPA Class: Compact Cars

Body Style: Sedan

Country of Origin: Japan

Country of Assembly: Mexico

Sell To Private Party





Valid for ZIP Code 53406 through 03/01/2019

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

4-Cyl, SKYACTIV-G, 2.0L

Transmission

Auto, 6-Spd SKYACTIV-Drv

Drivetrain

FWD

Braking and Traction

Hill Start Assist Traction Control Stability Control ABS (4-Wheel)

Comfort and Convenience

Keyless Entry Keyless Start Air Conditioning Power Windows Power Door Locks Cruise Control

Steering

Power Steering Tilt Wheel

Entertainment and Instrumentation

AM/FM Stereo CD/MP3 (Single Disc) Bluetooth Wireless

Safety and Security

Dual Air Bags Side Air Bags

F&R Head Curtain Air Bags

Lighting

Daytime Running Lights

Wheels and Tires

Alloy Wheels

Exterior Color

√ Black

Glossary of Terms

It's crucial to know your car's true

Kelley Blue Book® Trade-in Value - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

Trade-In Range - The Trade-In Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week based on the style, condition, mileage and options of your vehicle when you trade it in to a dealer. However, every dealer is different and values are not guaranteed.

Kelley Blue Book® Private Party Value - This is the starting point for negotiation of a used-car sale between a private buyer and seller. This is an "as is" value that does not include any warranties. The final price depends on the car's actual condition and local market factors.

Private Party Range - The Private Party Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week for a vehicle with stated mileage in the selected condition and configured with your selected options, excluding taxes, title and fees when selling to a private

Excellent Condition - 3% of all cars we value. This car looks new and is in excellent mechanical condition. It has never had paint or bodywork and has an interior and body free of wear and visible defects. The car is rust-free and does not need reconditioning. Its clean engine compartment is free of fluid leaks. It also has a clean title history, has complete and verifiable service records and will pass safety and smog inspection.

Very Good Condition - 23% of all cars we value. This car has minor wear or visible defects on the body and interior but is in excellent mechanical condition, requiring only minimal reconditioning. It has little to no paint and bodywork and is free of rust. Its clean engine compartment is free of fluid leaks. The tires match and have 75% or more of tread. It also has a clean title history, with most service records available, and will pass safety and smog inspection.

Good Condition - 54% of all cars we value. This car is free of major mechanical problems but may need some reconditioning. Its paint and bodywork may require minor touch-ups, with repairable cosmetic defects, and its engine compartment may have minor leaks. There are minor body scratches or dings and minor interior blemishes, but no rust. The tires match and have 50% or more of tread. It also has a clean title history, with some service records available, and will pass safety and smog inspection.

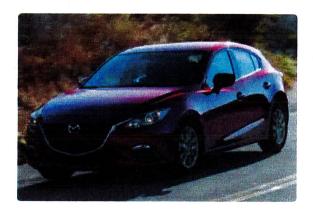
Fair Condition - 18% of all cars we value. This car has some mechanical or cosmetic defects and needs servicing, but is still in safe running condition and has a clean title history. The paint, body and/or interior may need professional servicing. The tires may need replacing and there may be some repairable rust damage.

condition when you sell it, so that you can price it appropriately. Consider having your mechanic give you an objective report.

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Home / Mazda / Mazda 3 / 2015 Mazda 3 / Value

2015 Mazda 3 i Touring - What's it worth?



Get your custom appraisal All we need is your mileage and options:

- Location and Style
- Colors and Options
- Condition and Mileage
- (4) Appraisal Report

2015 Mazda 3 3 Sedan

i Touring 4dr Sedan (2.0L 4cyl 6M)

Email this report



Mileage

Condition			Clean
Exterior			Liquid Silver Metallic
Value	Trade-In	Private Party	Dealer Retail
As of March 1st, 2019	\$9,182	\$10,883	\$12,459
	. ,	, , , , , , , ,	,,
National Base Price ①	\$8,394	\$10,057	\$11,592
Optional Equipment ①	\$141	\$171	\$204
Power Glass Sunroof	\$115	\$140	\$167
Bose Speakers	\$26	\$31	\$37
Color Adjustment ①	\$21	\$25	\$29
Regional Adjustment ①	\$21	\$25	\$29
Mileage Adjustment ①	\$605	\$605	\$605
Value	\$9,182	\$10 <u>,</u> 883	\$12 <u>,4</u> 59
Hide detailed report ^	11671		

See all for sale

Review this vehicle >

See my dashboard >

Based on 12,000 miles driven per year

Show estimated values >

40,035

♥ Save



Overview Price Details Dealer

Used

2015 Mazda 3

i SV 4dr Sedan (2.0L 4cyl 6A)

Mileage: 29,848 miles Exterior:

Interior:

\$11,489* +1074 Ads.



Est. Loan Payment \$214/mo



Alert!

- Whenever anything that requires your attention takes place within the VMS system, the flag will be waving at your [Things To Do] button, as it is now.
- When you see the waving flag, click on [Things To Do]. Then click any link number displayed in order to access the particular item. When all links have been viewed the flag will disappear.
- All other functions can be performed while the flag is displayed

ALVAGE

Enter Auto/Truck bid request

- View All Vehicle Listings
- **Enter Alternate**
- Salvage Bid Request
- View all Alternate
- Salvage Listings
- View Zero Bid Listings
- Decode VIN
- View All bulletin **Board Messages**
- Locate bidders by state
 - Things To do
- Storage & Payment Responsibility



B-153971 Bill Cousineau

Brian's Repairables (Company name)

26344

3/3/2019 12:51:01 3292

PM

3/1/2019 12:41:21 2809 26344

B-154026 Norb's Salvage (Company name)

2431 26344

3/4/2019 1:49:52

PM

User Administration

- Area
- Title Processing
- Record

Sellers Things to do

- Requested Used Vehicle List
- Requested Repairable Vehicle List
- Closed High Bids Not Yet Decided
- Retained Vehicles
- Repaires Used Vehicles















V-26344

VIN: 3MZBM1V7XFM224727

Type of Vehicle: SEDAN 4-DR Configuration: SEDAN 4-DR

Model Year: 2015 Vehicle Manufacturer: Mazda Vehicle Model: Mazda3

Mileage: 40035 Production Date: 5/2015

7060 Repair estimate: **Description:** Insurance Adjuster

List Airbags Deployed:

Sub Model:

None Deployed

i Touring AT 4-Door

View Title Processing Record

- Create New Title Processing Record
- Open Salvage Release Form
- Open Alternative
- Salvage Release Form

Enter New Tow Request

View Open Tow Requests

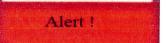
View Towing

Assignments in Progress

View Completed

Towing Assignments





- Whenever anything that requires your attention takes place within the VMS system, the flag will be waving at your [Things To Do] button, as it is now.
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- All other functions can be performed while the flag is displayed



Enter Auto/Truck bid request

View All Vehicle Listings

Enter Alternate Salvage Bid Request

- View all Alternate Salvage Listings
- View Zero Bid
- * Listings
- Decode VIN
- View All bulletin Board Messages
- Locate bidders by state

Things To

Storage & Payment Responsibility

Vehicle ID Number: V-26344

Bid amount: 3292

Bid placed date time: 3/3/2019 12:51:01 PM

Title expected: Title expected, as described

Notes:

Name: BriansSalvage

Company Name: Brian's Repairables

Phone: 920-639-9665
Email: brian@briansrepairables.com

Fax Number:

Mailing Address: 3080 County Road EE

54101 Abrams WI

Vehicle location confirmation:

To assist in facilitating timely vehicle pick up please provide the vehicle owners name

Yes, the vehicle is still at the location shown

No, the vehicle has been relocated since the original entry

User Administration

* Area

Title Processing

Record

do

Sellers Things to

- Requested Used Vehicle List
- Requested Repairable
 Vehicle List
- Closed High Bids Not Yet Decided
- Retained Vehicles
- Repaires Used Vehicles

View Title Processing

Record

Create New Title
Processing Record

Open Salvage
Release Form

Open Alternative

Salvage Release Form

Enter New Tow Request

View Open Tow

Requests

View Towing

Assignments in Progress

View Completed

* Towing Assignments