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**Title:** Approving Repair of Hail Damage to District Vehicles and Insurance Claim Submittal

**Resolution number:** 25-075

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**Reviewed by:** Name/Title: Chuck Holtman, District Legal Counsel

**Recommended action:** Approve Repair Option and Insurance Claim for Four District Vehicles, and Surrender of a Fifth for Salvage Value

**Background:**

On September 21, 2025 a weather event in the Minnetonka area produced hail some 1 to 1.75 inches in diameter at the watershed District office. Given the size of the hail the District vehicles all sustained some degree of damage.

Since that time staff have been working with a claims adjuster from the League of Minnesota Cities Insurance Trust (LMCIT). Pursuant to LMCIT direction, staff have obtained estimates from two local vehicle repair shops for the cost of repair. LMCIT has approved the lower estimate for payment. The District will be responsible for a single-claim deductible of \$1,000. LMCIT will reimburse for any repair cost that exceeds the amount of the estimate.

Because LMCIT requires that the District obtain the repairs and then submit for reimbursement, therefore board approval of the repairs is necessary. Additionally, there are options as to the extent of the repairs to be made. Staff is requesting that the Board affirm an option and authorize the repairs, and the claim submittal.

Staff obtained two estimates for repairs: LaMettry's and Caliber Collision. The estimates are in the same range, however overall Caliber is the less expensive by approximately \$3,100. The LMCIT approves working with either repair shop but will reimburse based on the Caliber estimate. Staff recommends obtaining repairs from Caliber Collision as it is equally reliable and is the less expensive estimate.

**Options for repairs:**

Staff is recommending one of three options for four of the District's five vehicles – the 2019 Ford Explorer and Ford F150, the 2021 F150 and the 2025 Explorer. The fifth vehicle, the 2016 Jeep, is addressed separately below.

Option 1: Do nothing.

Hail is for the most part a cosmetic repair and does not cause issues unless the hail's impact is severe enough to chip or crack the paint, in which case the vehicle(s) could rust prematurely. Choosing this option will cost the District nothing. Although there is extensive hail damage on all the vehicles, on casual observation, it may be that the vehicles exhibit no paint chipping or cracking. However, this can't be determined with more certainty until the vehicles are observed in the repair shop under proper lighting.

#### Option 2: Repairs based on vehicle

On a vehicle-by-vehicle basis the District could replace the hoods of all four vehicles (as the damage is most evident here); as well as a full repair of all damaged areas on the 2025 Explorer. Do not repair the roofs and sides of the 2019 Explorer or the F150s. The Caliber estimate for this work is \$16,247.

#### Option 3: Full repairs for four vehicles

Replace the hoods of the four vehicles, along with repairing the roofs and sides. The Caliber estimate for this work is \$32,391.

Regarding the fifth vehicle, the 2016 Jeep, the repair estimates from both shops exceed the value of the vehicle, therefore LMCIT considers this vehicle a total loss. LMCIT will pay the District a loss value of \$11,672 and take the Jeep as salvage. Alternatively, the District may keep the vehicle, in which case LMCIT will pay the District \$9,672, reflecting a reduction of the \$2,000 salvage value obtained by the LMCIT.

#### **Recommendations:**

For the four vehicles staff is recommending option 3 – full repairs. The District vehicles are visible within the community, and for purposes of the District's professional profile are making this recommendation. Staff considered that the 2019 Explorer and F150 will be traded in in 2027 based on the District's eight year replacement schedule, however have concerns about future trade in value if repairs are not completed. The 2021 F150 and 2025 Explorer are still (fairly) new and should be repaired to ensure the hail damage hasn't caused paint cracking issues that will cause premature rusting later on. The cost of full repairs based on an estimate of \$32,391 has been approved by the LMCIT. The District will pay a \$1,000 (total) deductible and be reimbursed by the LMCIT once the work is completed. LMCIT will reimburse the actual cost of the work and understands the actual cost may vary somewhat from the estimate.

Staff's recommendation for the 2016 Jeep is to allow the LMCIT to take ownership and obtain salvage value, with the District receiving the full claim amount of \$11,672. This vehicle should have already been used as a trade-in for another vehicle and would have had the pandemic not thrown off the vehicle replacement schedule. Additionally, outside of this claim staff has discussed the need for five vehicles, tracking use and mileage, and has determined that four vehicles will suffice for District needs. The amount the LMCIT is agreeing to pay for the salvage claim exceeds what the District could have expected to receive as a future trade-in and makes disposal far more efficient.

LMCIT advises that as a result of this claim, the District may expect to see a small increase in insurance premium, on the order of \$100-\$200 in years 2026 through 2028.



## RESOLUTION

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**Resolution number:** 25-075

**Title:** Approve Repair Option and Insurance Claim for Four District Vehicles and Surrender of a Fifth for Salvage Value

- WHEREAS, On September 21, 2025 five District vehicles were damaged during a hailstorm;
- WHEREAS, Pursuant to instructions of the District's property insurer, League of Minnesota Cities Insurance Trust (LMCIT), staff obtained estimates for repairs from two reliable local vehicle repair vendors;
- WHEREAS, LMCIT has approved an estimate for full repairs of four of the District's five vehicles, minus a \$1,000 deductible;
- WHEREAS, Caliber Collision has provided the lower overall estimate for repairs of four vehicles; and
- WHEREAS, The repair cost for one vehicle exceeds the value of the vehicle, and LMCIT will pay salvage value to the District for the vehicle;

NOW, THEREFORE, BE IT RESOLVED that the Minnehaha Creek Watershed District Board of Managers hereby approves the repair and salvage of the District vehicles as outlined in staff's recommendation and authorizes the District Administrator to obtain vehicle repairs from Caliber Collision for LMCIT reimbursement.

Resolution Number 25-075 was moved by Manager \_\_\_\_\_, seconded by Manager \_\_\_\_\_. Motion to adopt the resolution \_\_\_ ayes, \_\_\_ nays, \_\_\_ abstentions. 12/18/2025

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Secretary Date: \_\_\_\_\_