Executive Summary

Date: February 11, 2026

To: Mayor and Commissioners

From: Kendal L. Harden
Chief Assistant City Attorney

Subject: Settlement for Ann Hurlock v. City of Key West;
Case No. 2024-CA-820-K

Introduction

The purpose of this memorandum is to summarize the facts, liability, damages, and settlement request in the above-styled claim so that the City Commission can make an informed decision concerning approval or disapproval of the current settlement request.

Background

This is a personal injury matter that occurred at the intersection of Simonton Street and Fleming Street on January 20, 2023. Plaintiff, Ann Hurlock, was out for her daily run when she was struck by a City bus making a left hand turn onto Fleming Street, while she was crossing the street in the crosswalk. The side mirror of the bus struck Ms. Hurlock in the head, causing her to sustain injuries. Mediation was conducted on January 21, 2026, and a negotiated settlement amount of $95,000.00 was reached.

Settlement Proposal

Kendal Harden, was able to reach a conditional settlement agreement with Plaintiff totaling $95,000.00. The City's total exposure for this claim is $200,000.00 based on the statutory cap. The funding for this settlement will be paid from the City's insurance fund since the City's policy dictates that the first $100,000.00 of any settlement or judgment is the City's responsibility. Any figure in excess of that amount would be the City's insurance carrier's responsibility.

A more detailed analysis has been sent to the City Commission pursuant to F.S.119.071(1)(d)

Recommendation

Chief Assistant City Attorney, Kendal Harden recommends this settlement resolution and amount, as the liability and damages for this claim by a jury verdict would likely exceed the negotiated settlement amount herein.

A more detailed analysis has been sent to the City Commission pursuant to F.S.119.071(1)(d)