




**RISK MANAGEMENT DIVISION**  
**JOHN PETRELLI, DIRECTOR**

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**MEMORANDUM**

TO: Mayor Jerry L. Demings  
-AND-  
County Commissioners

FROM: John Petrelli, CPCU, AIC, ARM 

DATE: October 25, 2022

SUBJECT: Ratification of Policy to Reimburse

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Hurricane Ian caused significant power outages across Central Florida. As a result of these power outages, several wastewater lift stations were unable to operate as designed. The failure to operate as designed resulted in approximately six homes having wastewater back up into the residence.

The longstanding practice of the Risk Management program is that a remediation company is dispatched to remove the wastewater and sanitize the area to prevent any health-related issues. This practice was followed for these homes. Under normal circumstances where there was a failure of the infrastructure the County also pays for restoration of the residence.

While not failure of the infrastructure, the Risk Management program has begun to reimburse these individuals up to \$5,000 for restoration/remediation expenses not covered by their Homeowner's Insurance Policy.

This is the same practice that was followed during Hurricanes Charley, Frances and Jeanne in 2004 and Hurricane Irma in 2017. In 2004 there were approximately 35 homes impacted and in 2017 there were 10 homes impacted.

**Action Requested:** Ratification of policy to reimburse individuals up to \$5,000 for restoration/remediation expenses not covered by their Homeowner's Insurance Policy.