

CITY OF ENGLEWOOD

ORDINANCE # 25-10

AN ORDINANCE TO ESTABLISH CHAPTER 155 OF THE CODE OF THE CITY OF ENGLEWOOD ENTITLED “BUSINESS LIABILITY INSURANCE REGISTRATION”

WHEREAS, on August 5, 2022, the State of New Jersey enacted P.L. 2022, c. 92, which requires liability insurance for business owners and rental unit owners; and

WHEREAS, the law requires business owners and rental unit owners to maintain liability insurance for negligent acts and omissions; and

WHEREAS, the law also requires business owners and rental unit owners to annually register the certificate of insurance for liability insurance with the local municipality; and

WHEREAS, the law further empowers municipalities to establish a reasonable administrative fee for the registration and establish penalties for failure to comply with the law;

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF ENGLEWOOD:

CHAPTER 155 BUSINESS LIABILITY INSURANCE REGISTRATION

§ 155-1. INSURANCE COVERAGE REQUIRED.

- A. The owner of a business or the owner of a rental unit or units, other than a multifamily home as set forth in this section below, shall be required to maintain liability insurance for all negligent acts and omissions in an amount of no less than \$500,000 for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.
- B. The owner of a multifamily home which is four or fewer units, one of which is owner-occupied, shall maintain liability insurance for negligent acts and omissions in an amount of no less than \$300,000 for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.

§ 155-2. ANNUAL REGISTRATION REQUIREMENT.

- A. Any owner of a business or rental unit(s) required to maintain insurance as set forth in § 155-1, above, is required to register the certificate of such insurance coverage with the City Clerk as follows:
1. Within 30 days of the date this chapter takes effect.
 2. Within 30 days of the date of establishment of said business or rental unit(s) within the City.
 3. On or before January 15 or each year following enactment of this section.

B. A new certificate will be required annually for each calendar year. All certificates shall be renewed no later than January 15 of each year. It shall be the responsibility of any owner conducting, operating or engaging in any business covered by this requirement to apply for a certificate at the Office of the City Clerk.

§ 155-3. DEFINITIONS.

The following words and phrases, when used in this chapter, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

BUSINESS

Any person offering and/or engaged in buying, selling, storing and/or transferring merchandise, goods, real property, personal property, moneys, services and/or other items who do so for a fee, price, retainer, commission, percentage and/or other means of compensation for the purpose, stated or otherwise, of realizing a profit or other gain.

CERTIFICATE OF INSURANCE

The certificate of insurance form.

MUNICIPAL INSURANCE REGISTRATION CERTIFICATE

The certificate issued by the City Clerk indicating compliance with the registration requirement.

MUNICIPAL INSURANCE REGISTRATION FORM

The registration form to be filed with the City Clerk.

MUNICIPALITY

The City of Englewood.

§ 155-4. MUNICIPAL INSURANCE REGISTRATION FORM; REQUIRED INFORMATION; ISSUANCE OF CERTIFICATE.

A. Any business owner, rental unit owner, or owner of a multifamily home that is four or fewer units, one of which is owner occupied, located within the City shall file a completed municipal insurance registration form and certificate of insurance with the City Clerk and shall pay the required fee.

B. The City insurance registration form shall contain the following information for each owner applying for a certificate:

1. The name of the owner.
2. The nature of and address of the business, rental unit(s) or multifamily home(s).
3. The business address of the owner.
4. The home address of the owner.
5. The business telephone number of the owner.
6. The home telephone number and/or cell number of the owner.
7. The trade name or other business identification titles used by the owner.

C. The Clerk shall issue a municipal insurance registration certificate to any owner who files a completed municipal insurance registration form with certificate of insurance demonstrating the required coverage, and pays the required fee.

D. Upon receipt of the requirements of §155-4C, the municipal insurance registration certificate shall be issued along with a copy of the completed municipal insurance registration form with an acknowledgment by the City Clerk that it has been properly filed.

§ 155-5. LICENSING TWO OR MORE BUSINESSES OR LOCATIONS.

A. In the event that two or more businesses occupy the same location, the owner shall be required to complete a separate municipal insurance registration form and obtain a separate certificate for each such business.

B. In the event that the same owner conducts businesses at two or more locations, a separate business registration form and certificate shall be required for each location.

§ 155-6. CHANGES IN BUSINESSES OR LOCATIONS OR OWNERS.

Every owner having a municipal insurance registration certificate for a business or rental unit or multifamily home of four or few units, one of which is owner-occupied, that ceases to operate, changes the principal activity in which it is engaged, changes its location and/or locations in the municipality, moves out of the municipality or changes owners and/or managers, must submit written notice to the Clerk within 30 days of such change. In the event of cessation of business or moving out of the municipality, the person having a certificate for a business must provide the name, address and home telephone number of the person or principal officer of the business to the Clerk within 30 days of such event.

§ 155-7. COMPLIANCE WITH APPLICABLE LAWS AND ORDINANCES.

Issuance of a municipal insurance registration certificate by the municipality does not evidence compliance with other applicable rules, regulations, ordinances and statutes of the Municipality, County and State of New Jersey, or other regulatory agencies having jurisdiction over the activities of the certificate holder.

§ 155-8. REGISTRATION FEE.

The annual fee for registration of the certificate of insurance pursuant to this section shall be \$25, due at the time the certificate of insurance is to be registered with the City Clerk.

§ 155-9. VIOLATIONS AND PENALTIES.

If the owner of a business or rental unit(s) subject to the registration requirements of this section is found to be in violation of these provisions, a fine of not less than \$500 but no more than \$5,000 may be assessed against same through a summary proceeding in accordance with the provisions of in N.J.S.A. 2A:58-10 et seq.

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**AN ORDINANCE TO ESTABLISH CHAPTER 155 OF THE CODE OF
THE CITY OF ENGLEWOOD ENTITLED
“BUSINESS LIABILITY INSURANCE REGISTRATION”**

RECORD OF VOTE

FIRST READING DATE: February 18, 2025

COUNCIL	MOTION	VOTE
David		Y
Rosenzweig		Y
Tokayer		Y
Wilson	X	Y
Wisotsky		Y

DATE PUBLISHED IN THE RECORD: February 24, 2025

DATES PUBLIC HEARINGS HELD: March 4, 2025

DATE SECOND READING HELD: March 4, 2025

COUNCIL	MOTION	OPEN	MOTION	CLOSE	MOTION	ADOPT
David						
Rosenzweig						
Tokayer						
Wilson						
Wisotsky						

Y=YES

N=OPPOSED

A=ABSTAINED

AB=ABSENT

PRESENTED TO MAYOR:

APPROVED _____

REJECTED _____ (VETO)

DATE: _____

MAYOR MICHAEL WILDES

I do hereby certify that the foregoing is a true and exact copy of
an Ordinance adopted and approved by the Mayor and
Council of the City of Englewood.

Yancy Wazirmas, RMC
City Clerk