



Borough of East Rutherford

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MUNICIPAL INSURANCE REGISTRATION CERTIFICATE

P.L. 2022, c. 92, requires business owners and rental unit owners to maintain certain liability insurance policies and register said insurance policies with the municipality in which the business or rental unit(s) are located.

Location of Property: _____ Block _____ Lot _____

Classification: (check one)

☐ Business

☐ Rental Unit

☐ Multi Family (4 units or less w/1 owner occupied)

☐ Multi Family (4 units or less non owner occupied)

(1) The name and address of the record owner.

(2) The nature of and address of the business, rental unit(s) or multifamily home(s).

(3) The business telephone number of the owner

(4) The home telephone number and/or cell number of the owner.

(5) The trade name or other business identification titles used by the owner.

Amount of Coverage: _____

Policy Period: _____

Fee: \$100.00 ☐ Cash

☐ Check

A. In the event that two (2) 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 (2) or more locations, a separate business registration form and certificate shall be required for each location.

MIR Certificate Expires: December 31, 20____

Date of Preparation: _____ Signature: _____

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

****NOTE*: 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 Borough Clerk. Please allow ample time for renewal to be processed.***

**BOROUGH OF EAST RUTHERFORD
ORDINANCE NO. 2023-02**

**ORDINANCE OF THE BOROUGH OF EAST RUTHERFORD, COUNTY OF BERGEN,
STATE OF NEW JERSEY, AMENDING AND SUPPLEMENTING THE CODE OF THE
BOROUGH OF EAST RUTHERFORD TO ADD A NEW CHAPTER 182 ENTITLED
BUSINESSES AND RENTAL INSURANCE REGISTRATION**

WHEREAS, on August 5, 2022, Governor Murphy signed into law P.L. 2022, c. 92, requiring business owners and rental unit owners to maintain certain liability insurance policies and register said insurance policies with the municipality in which the business or rental unit(s) are located.

WHEREAS, the Council of the Borough of East Rutherford (the “Council”) desires to update its Code to be in accord with State laws and serve the best interests of the Borough and its residents.

NOW, THEREFORE, BE IT ORDAINED by the Council of the Borough of East Rutherford, in the County of Bergen, State of New Jersey, that:

SECTION 1. Chapter 182, to be known as “Business and Rental Insurance Registration,” is hereby added of the Code of the Borough of East Rutherford and shall read as follows:

§182-1 Intent.

It is the intention of this Chapter to comply with the requirements imposed upon the Borough by P.L. 2022, c. 92, which provides for the annual registration of certificates of insurance by business owners and the owners of rental units located in the Borough

§ 182-2 Insurance Requirements.

In accordance with and pursuant to P.L. 2022, c. 92, signed into law on August 5, 2022, owners of a business, rental unit(s), and/or multifamily homes of four or less units shall be required to have liability insurance as follows:

- A. Owners of a business and/or rental unit(s) shall maintain a minimum of \$500,000.00 in liability insurance for negligent acts and omissions.
- B. Owners of multifamily homes of four or less units, one of which is owner occupied, shall maintain a minimum of \$300,000.00 in liability insurance for negligent acts and omissions. A multifamily home of four or less which is not owner occupied are not exempt from showing proof of liability insurance, and they must obtain and register liability insurance of \$500,000.

- C. The liability insurance for owners of a businesses, rental unit(s), and/or multifamily homes of four or less units, one of which is owner occupied, shall include, but is not limited to, coverage for property damage and bodily injury to or death of one or more persons in any one accident or occurrence.

§ 182-3 Annual Registration Requirements.

- A. Any owner of a business or rental unit or unit required to maintain insurance as set forth in this chapter is required to annually file a copy of a certificate of insurance demonstrating compliance with P.L. 2022, c. 92 with the Borough Clerk as follows:
- (1) Within thirty (30) days of the date this Ordinance takes effect;
 - (2) Within thirty (30) days of the date of establishment of said business or rental unit (s) within the Borough of East Rutherford;
 - (3) On or before January 15 of each year following the enactment of this Ordinance.
- B. A new certificate will be required annually for each calendar year. All certificates shall be renewed no later than January 15 of each calendar year
- C. Upon filing of an insurance certificate, the Borough Clerk shall issue a certificate of registration to the owner stating the amount of coverage and the policy period of the insurance policy or policies evidenced by the certificate of insurance.

§ 182-4 Licensing Two or More Businesses or Locations.

- A. In the event that two (2) or more businesses occupy the same location, the owner shall be required to complete a separate municipal registration form and obtain a separate certificate of insurance for each business.
- B. In the event that the same owner conducts business at tow (2) or more locations, a separate business registration form shall be required for each location.

§ 182-5 Compliance with Applicable Laws and Ordinances

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

§182-6 Registration Fee. The filing fee to be paid for each certificate of insurance filed with the Borough Clerk shall be the sum of \$100.00."

§ 182-7 Violation.

Any owner who fails to comply with this Chapter may be subject to a fine not less than \$500.00 but no more than \$5,000.00. The Code Enforcement Official may bring this action in Municipal Court or Superior Court as a summary proceeding under the "Penalty Enforcement Law of

1999,” P.L. 1999, c. 274 (N.J.S.A. 2A:5 8-10 et seq.), and any penalty monies collected shall be paid to the Borough of East Rutherford.

§ 182-8 **Effective Date** .

This Ordinance shall be effective upon proper passage and approval in accordance with the law.


Section 2. Unless modified or amended herein, the existing provisions of the Code of the Borough of East Rutherford shall remain in full force and effect

Introduced: January 24, 2023

Adopted: February 21, 2023



Danielle Lorenc, RMC


Jeffrey J. Lahullier, Mayor