

CITY OF EGG HARBOR

ORDINANCE NO. 15-2022

AN ORDINANCE TO ESTABLISH A REGISTRY FOR  
BUSINESS INSURANCE CERTIFICATES IN THE CODE OF  
THE CITY OF EGG HARBOR AND AMENDING CHAPTER  
267 OF THE CITY CODE

**WHEREAS**, the State of New Jersey enacted N.J.S.A. 40A: 10A-1 et seq. on August 5, 2022 effective on November 6, 2022, requiring business owners and rental unit owners to maintain liability insurance for negligent acts and omissions in an amount not less than \$500,000 for combined property damage and bodily injury to or death to one or more persons in any one accident or occurrence; and

**WHEREAS**, the statute further requires the owner of a multifamily home which has four or fewer units, one of which is owner-occupied, to maintain liability insurance for negligent acts and omissions in an amount of not less than \$300,000 for combined property damage and bodily injury to or death to one or more persons in any one accident or occurrence; and

**WHEREAS**, said law provides that the owner of a business and the owner of a rental unit or units and the owner of a multi- family home of four or fewer units, one of which is owner occupied shall annually register the certificate of insurance demonstrating compliance with the statute with the municipality in which the business, rental units or multi- family home are located; and

**WHEREAS**, the municipality may, by ordinance, establish a reasonable annual administration fee for the certificate of registration required by said statute.

**NOW, THEREFORE, BE IT ORDAINED**, by the Council of the City of Egg Harbor, County of Atlantic, State of New Jersey as follows:

**SECTION 1.** Pursuant to N.J.S.A. 40A: 10A-1 et seq. all business owners, rental unit owners and owners of a multifamily home having four or fewer units one of which is owner occupied shall register a certificate of insurance in the office of the City Clerk on an annual basis, which office shall maintain a registry of certificates of insurance filed and each registration shall be accompanied by a payment of \$50.00 as an administrative fee for such registration payable to the City of Egg Harbor.

**SECTION 2.** Any owner who fails to comply with the provisions of this Ordinance may be subject to a fine of not less than \$500.00 nor more than \$1,000.00 per violation.

**SECTION 3: Repealer.** All ordinances or parts of ordinances inconsistent herewith are hereby repealed to the extent of such inconsistencies.

**SECTION 4: Severability.** Should any sentence, clause, sentence, phrase or provision of this ordinance be declared unconstitutional or invalid by a Court of competent jurisdiction, such decision shall not affect the remaining portions of this ordinance.

**SECTION 5: Effective Date.** This ordinance shall take effect immediately upon final passage, publication and adoption in the manner prescribed by law.

**ENACTED** and **ADOPTED** by the Council of the City of Egg Harbor on this        day of 2022.

Introduced:        November 10, 2022  
Publication:        November 16, 2022  
Public Hearing:    December 15, 2022  
Adoption:

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Meg Steeb, City Clerk

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Lisa Jiampetti, Mayor