

Egg Harbor City Code Enforcement Office
500 London Avenue
Egg Harbor City, NJ 08215
609-965-1616

EGG HARBOR CITY



Code Enforcement

STATE MANDATED MINIMUM LIABILITY INSURANCE REQUIREMENTS

On August 5, 2022, the State of New Jersey, signed into law P.L.2022.c92 which mandates that Landlords must annually register the certificate of insurance for the rental property with the Construction Office in the municipality where the rental property is located.

For all policies issued on or after November 3, 2022, the law requires the owner of one or more rental units, to maintain liability insurance for negligent acts and omissions in an amount of no less than \$500,000.00 for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence. Such insurance could be provided as part of policies such as those for commercial general liability, personal liability, or an umbrella insurance policy. However, owner-occupied two-family, three-family, or four-family homes are subject to a lower \$300,000 coverage minimum which becomes effective for insurance policies issued on or after February 1, 2023.

Pursuant to this State legislation the City has approved Municipal Ordinance # 15-2022 which mirrors this information to include a \$50.00 administrative fee due to the City of Egg Harbor City.