



**BOROUGH OF WANAQUE  
COUNTY OF PASSAIC  
STATE OF NEW JERSEY**



**ORDINANCE #14-0-2022**

**AN ORDINANCE ESTABLISHING BUSINESS INSURANCE REGISTRY**

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**WHEREAS**, Governor Murphy signed P.L. 2022 c.92 on August 5, 2022 which requires business owners and rental unit owners to maintain certain liability insurance policies and to register the compliant certificate of insurance with the municipality annually in which the business or rental units are located;

**NOW, THEREFORE, BE IT ORDAINED**, by the Mayor and Council of the Borough of Wanaque, in the County of Passaic, and State of New Jersey, as follows:

**SECTION 1.** Chapter 76A (New) of the Code of the Borough of Wanaque, entitled "Business Insurance Registration", is added as follows:

**TITLE: BUSINESS INSURANCE REGISTRATION**

**SECTION 1 Business Insurance Registration Requirement.** It shall be unlawful for any owner of a business, owner of a rental unit or units or owner of a multi-family home of four or fewer units, one of which is owner occupied, to operate within the Borough without first registering its certificate of insurance demonstrating compliance with Section 1 of P.L. 2022, c. 92.

**SECTION 2 Entities Covered by This Chapter.**

- a. Any businesses which include any entity or person intending to sell or dispose of or offer to sell or dispose of any goods, wares, merchandise or render any services for fees within the Borough this shall include businesses or persons operating on a temporary basis within the Borough, including peddlers, solicitors, and transient vendors licensed pursuant to Wanaque Borough Code, as well as temporary retail food establishments and mobile food units licensed within the Borough;
- b. Owners of single rental dwelling units.
- c. Owners of multiple dwelling rental units.
- d. Owners of multi-family homes that include rental units, even where one unit is owner-occupied.

**SECTION 3 Registration official.** The Borough Clerk shall accept, approve, and file registration applications, and collect registration fees hereunder.

**SECTION 4 Registration Fees; Expiration; Renewal.** There shall be no registration fee. Registrations shall expire on December 31 of each year. Renewals must be submitted by December 1 of each year. After the effective date of this Section, entities covered under this Section shall be required to register by December 1, 2022 and such registration shall be valid for the 2023 calendar year



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**SECTION 5 Application and Insurance Requirements.**

An application for a business insurance registration shall be filed with the Borough Clerk upon forms provided by the Borough Clerk. It shall contain the following information:

- a. Name and address of the applicant. If the applicant is a corporation, the name and address of its registered agent.
- b. The address of the rental dwelling units or business as applicable. If the registration applies to a transient business or a mobile food unit, a general description of the time frame for operation and area where the business will be operated.
- c. A description of the nature of the business and the goods, property or services to be sold or supplied.
- d. A certificate of insurance reflecting the following amounts of insurance in compliance with P.L. 2022, c.92.
  1. Except as provided in subsection ii of this section, the owner of a business or the owner of a rental unit or units shall maintain liability insurance for 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 of more persons in any one accident or occurrence.
  2. 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.

**SECTION 6** All ordinances or parts of ordinances in conflict or inconsistent with any part of this Ordinance are hereby repealed to the extent that they are in conflict or inconsistent.

**SECTION 7** If any section, provision, or part of provision of this Ordinance shall be held to be unenforceable or invalid by any court, such holding shall not affect the validity of this Ordinance, or any part thereof, other than the part so held unenforceable or invalid.

**SECTION 8** This Ordinance shall be effective after passage and publication in the manner provided by law.

Dated: November 14, 2022

**RECORD OF COUNCIL VOTE**

<i>Councilman</i>	<i>Motion</i>	<i>Second</i>	<i>Yes</i>	<i>No</i>	<i>Abstain</i>	<i>Councilman</i>	<i>Motion</i>	<i>Second</i>	<i>Yes</i>	<i>No</i>	<i>Abstain</i>
Balunis						Pasquariello					
Cortellessa						Pasznik					
Leonard						Pettet					

**ATTEST:**

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Katherine J. Falone RMC, CMC  
Municipal Clerk

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Daniel Mahler  
Mayor

This ordinance, when adopted, must remain in the possession of the Municipal Clerk. Certified copies are available.



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ORDINANCE #14-0-2022

NOTICE IS HEREBY GIVEN that the foregoing Ordinance was Introduced at a Regular Meeting of the Mayor and Council of the Borough of Wanaque, Passaic County, New Jersey, held on the 14<sup>th</sup> day of November 2022, and passed on first reading, and the same was then ordered to be published according to law; and that such Ordinance will be further considered for final passage at a meeting of said Mayor and Council to be held in the Municipal Building, 579 Ringwood Avenue, Wanaque, New Jersey 07465 on December 12, 2022, at 7:00 P.M., at which time and place or at any time and place to which said meeting shall be from time to time adjourned, all persons interested will be given an opportunity to be heard concerning said Ordinance.

BY ORDER OF THE MAYOR AND COUNCIL OF THE BOROUGH OF  
WANAQUE.

DATED: 11/14/2022

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KATHERINE J. FALONE, RMC, CMC  
Municipal Clerk



**BOROUGH OF WANAUKE  
COUNTY OF PASSAIC  
STATE OF NEW JERSEY**



ORDINANCE #14-0-2022

BE IT RESOLVED that an Ordinance entitled:

“AN ORDINANCE ESTABLISHING BUSINESS INSURANCE REGISTRY”

passed first reading, and that said Ordinance be further considered for final passage and adoption at a regular meeting of the Mayor and Council to be held on the 12th day of December 2022, at the Municipal Building, 579 Ringwood Avenue, Wanaque, New Jersey 07465 at 7:00 P.M., and that at such time and place all persons interested be given an opportunity to be heard concerning said Ordinance.

AND BE IT FURTHER RESOLVED that the Borough Clerk be instructed to publish in the manner provided by law a copy of said Ordinance, together with introduction thereof and notice when same will be considered for final passage and adoption.

Passed: 11/14/2022

Filed: 11/14/2022

Approved: 11/14/2022

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KATHERINE J. FALONE, RMC, CMC  
Municipal Clerk



BOROUGH OF WANAQUE  
COUNTY OF PASSAIC  
STATE OF NEW JERSEY

ORDINANCE #14-0-2022

BE IT RESOLVED that an Ordinance entitled:

**AN ORDINANCE ESTABLISHING BUSINESS INSURANCE REGISTRY**

passed final reading and that said Ordinance be adopted as an Ordinance of the Borough of Wanaque; and

BE IT FURTHER RESOLVED that the Borough Clerk be and she is hereby directed to cause said Ordinance to be published in the manner prescribed by law.

Passed: 12/12/2022

Final: 12/12/2022

Approved: 12/12/2022

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Daniel Mahler  
Mayor

Attest:

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Katherine J. Falone, RMC, CMC  
Municipal Clerk