

22-16

**ORDINANCE OF THE BOROUGH OF MERCHANTVILLE,  
COUNTY OF CAMDEN, STATE OF NEW JERSEY  
ADDING CHAPTER 17, BUSINESS INSURANCE LICENSE,  
IN THE CODE OF THE BOROUGH OF  
MERCHANTVILLE**

**BE IT ORDAINED** by the Borough Council of the Borough of Merchantville, County of Camden, and State of New Jersey adding Article VI. to Chapter 49A, Business Insurance License, in the Code of the Borough of Merchantville, as follows:

**ARTICLE I.  
Required.**

**SECTION 17-1**

**Business Insurance**

Pursuant to P.L. 2022, c.92, any person (as defined in Section 66-1 of this Code) operating and business (as defined in Section 66-1 of this Code), or any person (as defined in Section 66-1 of this Code) owning a rental unit or units, shall be required to maintain liability insurance, as follows:

A. Except as provided in Subsection B. 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 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.

**ARTICLE II.  
Violations; Penalties.**

**SECTION 17-2**

**Compliance;**

A. The owner of a business, 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 subject property by submitting a certificate of insurance, from an insurance company licensed to do business in the State of New Jersey. The Borough shall thereafter issue a license demonstrating compliance with Section 17-1 of this Chapter.

B. There shall be an administrative fee of as per Chapter 25 of the Municipal Fees Code for the processing of the certificate of insurance required pursuant to this Chapter.

C. Unless another penalty is expressly provided by New Jersey statute, every person, firm, association or corporation violating any provision of this Chapter shall, upon conviction thereof, be subject to the fines and/or penalties as are set forth in the § 1-9 of the Code of the Borough of Merchantville. Each day that a violation occurs shall be deemed a separate and distinct violation subject to the penalty provisions of this Chapter. In addition, thereto, the Borough may collect, through a summary proceeding pursuant to the "Penalty Enforcement Law of 1999," P.L.1999, c.274 (N.J.S.A. 2A:58-10 et seq.), a fine of not less than \$500 but no more than \$5,000 against an owner who fails to comply with the provisions of this Chapter.

**ARTICLE III.**

All Ordinances contrary to the provisions of this Ordinance are hereby repealed to the extent that they are inconsistent herewith.

**ARTICLE IV.**

This Ordinance shall take effect on January 1, 2023, upon passage and publication according to law.

**THE BOROUGH OF MERCHANTVILLE**

**BY: \_\_\_\_\_**  
**EDWARD F. BRENNAN, MAYOR**

**ATTEST:**

**\_\_\_\_\_  
DENISE BROUSE, BOROUGH CLERK**

The foregoing ordinance was introduced by the Mayor and Council of the Borough of Merchantville at its regular meeting held on November 21, 2022. This Ordinance will be considered for adoption on final reading and public hearing to be held on December 19, 2022 at 7:30 p.m. in the Council Meeting Room, Merchantville Borough Hall, 1 West Maple Avenue, Merchantville, New Jersey.

The purpose of this Ordinance is to comply with P.L. 2022, c.92, requiring business owners and rental unit owners to maintain certain liability insurance policies businesses and rental properties operating in the Borough of Merchantville. A copy of this Ordinance is available at no charge to the general public between the hours of 8:30 AM to 4:30 PM, Monday through Friday (Legal Holidays excluded), at the Office of the Borough Clerk, Merchantville Borough Hall, 1 West Maple Avenue, Merchantville, New Jersey.