

**BOROUGH OF WATCHUNG  
ORDINANCE NO. 24/13**

***AMENDING THE BOROUGH'S CODE, CHAPTER 11, GENERAL  
LICENSING, TO ESTABLISH BUSINESS REGISTRATION INSURANCE  
REQUIREMENTS IN COMPLIANCE WITH STATE LAW***

**WHEREAS**, the New Jersey Legislature enacted P.L. 2022, c.92 (N.J.S.A. 40A:10A-1 and -2), establishing new liability insurance registration requirements for business owners and owners of rental units in each municipality; and

**WHEREAS**, P.L. 2022, c.92, requires all municipalities to require business owners and owners of rental units to register with each municipality the filing of evidence of insurance as required by the State law; and

**WHEREAS**, the Borough of Watchung desires to comply with P.L. 2022, c.92 through the adoption of this Ordinance.

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

**Section 1.** Chapter 11 entitled "General Licensing" of The Code of the Borough of Watchung is hereby supplemented and amended to establish and codify new Section 11-11 to be entitled "Business Registration" to read as follows:

**Chapter 11. General Licensing.**

**§11-11. Business Registration**

**§11-11.1 Purpose; Established.**

The purpose of this Section is for the Borough's compliance with the municipal registration requirements established in New Jersey P.L. 2022, c.92 (N.J.S.A. 40A:10A-1 and -2), as may be amended.

**§11-11.2 Registration Required.**

- A. The owner of a business, 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 with the Borough Fire Official, which registration shall include the certificate of insurance

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demonstrating compliance with this Chapter and N.J.S.A. 40A:10A-1 (P.L. 2022, c.92), as may be amended.

- B. The annual registration shall include an annual fee of \$25.00 per business, rental unit(s), and multi-family home subject to this Chapter.

**§11-11.3 Insurance Requirements.**

- A. Except as provided in Section 11-11.3(B), the owner of a business or 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 multi-family 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.
- C. The insurance requirements set forth herein may be superseded by any future amendment to N.J.S.A. 40A:10A-1.

**§11-11.4 Violations and Penalties.**

Any owner of a business, 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 which fails to comply with the provisions of this Chapter and N.J.S.A. 40A:10A-1 (P.L. 2022, c.92), as may be amended, shall be subject to a fine of not less than \$500.00 but no more than \$5,000.00; which may be collected by the Township through a summary proceeding pursuant to the Penalty Enforcement Law of 1999, N.J.S.A. 2A:58-10 et seq.

**BE IT FURTHER ORDAINED** by the Council of the Borough of Watchung that should any section, paragraph, sentence, clause, or phrase of this Ordinance be declared unconstitutional or invalid for any reason, the remaining portions of this Ordinance shall not be affected thereby and shall remain in full force and effect, and to that end the provisions of this Ordinance are hereby declared to be severable; and

**BE IT FURTHER ORDAINED** by the Council of the Borough of Watchung that in the event of any inconsistencies between the provisions of this Ordinance and any prior ordinance of the Borough of Watchung, the provisions hereof shall be determined to govern, and the

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inconsistencies of the prior ordinance are hereby repealed. All other parts, portions and provisions of the Ordinances of the Borough of Watchung are hereby ratified and confirmed, except where inconsistent with the terms hereof; and

**BE IT FURTHER ORDAINED** by the County of the Borough of Watchung that within five (5) days after its adoption by the Council, this Ordinance shall be presented to the Mayor for his approval and signature, which approval shall be granted or denied within ten (10) days of receipt of same, pursuant to N.J.S.A. 40A:60-5(d). If the Mayor fails to return this Ordinance with either his approval or objection to same within ten (10) days after it has been presented to him, then this Ordinance shall be deemed approved; and

**BE IT FURTHER ORDAINED** by the Council of the Borough of Watchung that this Ordinance shall take effect upon final passage and publication according to law; and approval by the Mayor pursuant to N.J.S.A. 40A:60-5(d).

INTRODUCED BY: GIBBS  
PASSED: JULY 18, 2024  
PUBLISHED: JULY 25, 2024  
ADOPTED: AUGUST 15, 2024  
CC: T. MCNULTY, B.HANCE,  
COURTS, GENERAL CODE,

ATTEST: BOROUGH OF WATCHUNG

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Edith G. Gil, Borough Clerk

By: \_\_\_\_\_  
Ronald Jubin, Ph.D., Mayor