

**BOROUGH OF WRIGHTSTOWN  
COUNTY OF BURLINGTON, NEW JERSEY  
ORDINANCE #2022-08**

**AN ORDINANCE CREATING CHAPTER 52, BUSINESS INSURANCE  
REQUIREMENTS AND REGISTRY, IN PART II GENERAL LEGISLATION  
OF THE WRIGHTSTOWN CODE, ADDING LIABILITY INSURANCE  
REQUIREMENTS AND ESTABLISHING AN INSURANCE REGISTRY  
FOR BUSINESS AND RENTAL UNITS' OWNERS AND AMENDING  
CHAPTER 86-6 TO ADD SUBSECTION H, PURSUANT TO P.L. 2022, c.92**

BE IT ORDAINED BY THE BOROUGH COUNCIL OF THE BOROUGH OF WRIGHTSTOWN, IN THE COUNTY OF BURLINGTON, STATE OF NEW JERSEY AS FOLLOWS:

**WHEREAS**, on August 5, 2022, Governor Murphy signed Senate Bill 1368 into law as P.L. 2022, c. 92; and

**WHEREAS**, P.L. 2022, c.92 requires business owners and rental unit owners to maintain \$500,000 of liability insurance, and owner-occupied multi-family dwellings with four units or less to maintain \$300,000 of liability insurance; and

**WHEREAS**, pursuant to P.L. 2022, c.92, municipalities must establish business insurance registries for those required to maintain liability insurance minimums; and

**WHEREAS**, business and rental unit owners must provide municipalities a certificate of insurance to establish annual compliance with P.L. 2022, c.92; and

**WHEREAS**, municipalities may charge an administrative fee for the provision of a certificate of registration with the business registry; and

**WHEREAS**, municipalities may impose a fine for an owner's failure to maintain the necessary coverage or failure to provide a certificate of insurance; and

**WHEREAS**, the Borough Council of the Borough of Wrightstown believes it to be in the Borough's best interest to adopt an ordinance in conformance with, and required by, P.L. 2022,

c.92.

**NOW, THEREFORE, BE IT ORDAINED AND ENACTED**, by the Borough Council of the Borough of Wrightstown, County of Burlington, State of New Jersey that the code of the Borough of Wrightstown is hereby amended to add Chapter 52, entitled “Business Insurance Requirements and Registry” and add subsection H to 86-6:

**SECTION ONE:** New Chapter 52 is created as follows:

**Chapter 52 BUSINESS INSURANCE REQUIREMENTS AND REGISTRY.**

**§ 52-1 Purpose.**

This section implements the provisions of P.L. 2022, c.92, requiring business owners, owners of rental units, and owners of owner-occupied multi-family units to maintain certain liability insurance minimums, and requiring the creation of a municipal business insurance registry.

**§ 52-2 Business Insurance Required.**

- a. Except as provided in Subsection 52-2(b), business owners or owners of rental units located in the Borough of Wrightstown must maintain liability insurance for negligent acts and omissions, at a policy minimum of \$500,000 for combined property damage and bodily injury to, or death of, one or more persons in any one accident or occurrence.
- b. Owners of multi-family dwellings located in the Borough of Wrightstown, with four or fewer units, of which one unit is owner-occupied, must maintain liability insurance for negligent acts and omissions, at a policy minimum of \$300,000 for combined property damage and bodily injury to, or death of, one or more persons in any one accident or occurrence.

**§ 52-3 Business Insurance Registry.**

Owners subject to the minimum liability insurance requirements provided in this Chapter must annually register a certificate of insurance issued by the owner’s insurance company to demonstrate compliance with subsection 52-2.

To complete annual registration, the owner must file following documents with the Borough Clerk or the Clerk’s designee:

- a. A valid certificate of insurance supplied by the insurance company that issued the policy;

- b. Business name, if applicable;
- c. Name of business owner or property owner;
- d. Address of business or property;
- e. Date of issuance and expiration of insurance policy;
- f. Contact information for business or property owner; and
- g. \$20 administrative fee.

**§ 52-4 Certification of Registration.**

Upon satisfaction of the registration requirements in subsection 52-3, the Borough Clerk shall issue a certificate of registration to the owner. This certificate of registration shall act as proof of compliance with this Chapter. A certificate of registration shall be valid for one calendar year from the date of issuance.

**§ 52-5 Fine for Noncompliance.**

If an owner fails to maintain the required level of insurance or fails to file annual registration, the Borough may impose a fine against the owner of not less than \$500 but no more than \$5,000 by way of summary proceeding pursuant to N.J.S.A. 2A:58-10.

**SECTION TWO:** Section § 86-6, Application Information, is amended to add Subsection H as follows:

“H. Proof of liability insurance as required by Chapter 52.”

**SECTION THREE: SEVERABILITY AND EFFECTIVE DATE.**

- A. Severability. In the event that any clause, section, paragraph or sentence of this Ordinance is deemed to be invalid or unenforceable for any reason, then the Borough Committee hereby declares its intent that the balance of the Ordinance not affected by said invalidity shall remain in full force and effect to the extent that it allows the Borough to meet the goals of the Ordinance.
- B. Effective Date. This Ordinance shall take effect on December 28, 2022, contingent upon proper passage in accordance with the law. All owners subject to Subsection 86-14.2 must comply with this Ordinance in accordance to the deadlines provided in P.L. 2022, c.92.

**NOTICE**

The ordinance published herewith was introduced and passed upon first reading at the regular meeting of the Borough Council of the Borough of Wrightstown held on November 22,

2022. It will be further considered for final passage after a public hearing at the regular meeting to be held on December 28, 2022, at the Borough Hall, 21 Saylor's Pond Road, Wrightstown, New Jersey, at 6:30 PM, at which time and place any persons desiring to be heard upon the same will be given an opportunity to be heard.

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FREDA H. GORMAN, RMC  
Municipal Clerk

**Introduction/First Reading November 22, 2022**

**Motion:** Mrs. Carroll

**Second:** Mrs. Knapp

**Roll Call Vote:**

Ayes: Mr. Bird, Mrs. Carroll, Mrs. Knapp, Mr. Lownds

Nays: None

Absent: Mr. Craig

Abstain: None

**Second Reading/Public Hearing December 28, 2022**

**Motion:** Mr. Bushnell

**Second:** Mr. Lownds

**Roll Call Vote:**

Ayes: Mr. Bird, Mr. Bushnell, Mr. Craig, Mr. Lownds

Nays: None

Absent: Mrs. Carroll, Mrs. Knapp

Abstain: None

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DONALD COTTRELL  
Mayor

**CERTIFICATION**

The aforementioned Ordinance Number 2022-08 was finally adopted by the Borough Council of the Borough of Wrightstown, County of Burlington, State of New Jersey, after Second Reading and Public Hearing at their Regular Meeting held on December 28, 2022.

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FREDA H. GORMAN, RMC  
Municipal Clerk

Dated: December 28, 2022