

**BOROUGH OF LEONIA**  
**ORDINANCE NO. 2022-20**

**AN ORDINANCE ADDING CHAPTER 96 “BUSINESS INSURANCE  
REGISTRATION” TO THE CODE OF THE BOROUGH OF LEONIA**

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 that the Borough Council of the Borough of Leonia, in the County of Bergen and State of New Jersey as follows:

Section 1.

Chapter 96 of the Code of the Borough of Leonia entitled “Business Insurance Registration” is added as follows:

Chapter 96 BUSINESS INSURANCE REGISTRATION

96-1 Business insurance registration required.

It is unlawful for any owner of a business, owner of a rental unit or units, or the 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.O. 2022, c. 92 and paying the registration fee required herein.

96-2 Entities covered by this Chapter.

The following entities are required to register their certificate of insurance under this Chapter:

- a. Businesses, which shall mean any business located in the Borough of Leonia.
- 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.

96-3 Registration Official.

The Borough Clerk shall accept, approve and file registration applications and collect registration fees hereunder.

96-4 Registration Fees; Expiration; Renewal.

The registration fee shall be \$75.00 annually. 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 Chapter, entities covered under this Chapter shall be required to register by December 1, 2022 and such registration shall be valid for the 2023 calendar year.

96-5 Application and insurance requirements.

An application for a business insurance registration shall be accompanied by the required fee and shall be made to 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.
- 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:
  - i. 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 or more persons in any one accident or occurrence.
  - ii. 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.

96-6 Violations and penalties

Any person who violates the terms of this Chapter shall pay the license fee plus a fine of not less than \$500.00, but no more than \$5,000.00 plus court costs.

Section 2. Severability.

If any article, section, subsection, sentence, clause or phrase of this Ordinance is for any reason deemed to be unconstitutional or invalid by any court of competent jurisdiction, such decision shall not affect the remaining portions of this ordinance.

Section 3. Repealer.

All ordinances or parts of ordinances inconsistent herewith are hereby repealed.

Section 4. Effect.

This Ordinance will take effect immediately upon publication.

  
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Judah Zeigler, Mayor

ATTEST:

  
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Trina Lindsey, Borough Clerk

# DRAFT

RECORD OF VOTE												
Council	First Reading						Second Reading					
	December 5, 2022						December 19, 2022					
	M	S	Y	N	A	AB	M	S	Y	N	A	AB
Davis			✓						✓			
Fusco		✓	✓						✓			
Grandelis	✓		✓				✓		✓			
Hesterbrink			✓						✓			
Terrell						✓		✓	✓			
Ziegler			✓						✓			
Mayor Zeigler												
M - Motion    S - Seconded    Y- Yes    N - No    A - Abstain    AB - Absent												

  
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 Judah Zeigler, Mayor

ATTEST:

  
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 Trina Lindsey, Borough Clerk