

**TOWNSHIP OF CHESTERFIELD  
ORDINANCE 2022-19**

**AN ORDINANCE ADDING CHAPTER 155 OF THE TOWNSHIP OF CHESTERFIELD  
CODE CREATING LIABILITY INSURANCE REQUIREMENTS AND FORMING AN  
INSURANCE REGISTRY FOR BUSINESS AND RENTAL UNITS OWNERS  
PURSUANT TO P.L. 2022, c.92.**

**WHEREAS**, on August 5, 2022, P.L. 2022, c.92 was adopted when Governor Murphy signed Senate Bill 1368 into law; 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**, municipalities must establish business insurance registries for those required to maintain liability insurance minimums under P.L. 2022, c.92; and

**WHEREAS**, to establish annual compliance with P.L. 2022, c.92, business and rental unit owners must provide municipalities a certificate of insurance; 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 Township Committee of the Township of Chesterfield believes it to be in the Township'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 Township Committee of the Township of Chesterfield, County of Burlington, State of New Jersey that the Code of the Township of Chesterfield is hereby supplemented and amended as follows:

**ARTICLE I.** Chapter 155, entitled “Business Insurance Requirements and Registry,” is hereby added to the Township Code and shall read as follows

**Chapter 155: BUSINESS INSURANCE REQUIREMENTS AND REGISTRY.**

**155-1 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.

**155-2 Business Insurance Required.**

a. Except as provided in Subsection 155-2(b), business owners or owners of rental units located in the Township of Chesterfield 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 of more persons in any one accident or occurrence.

b. Owners of multi-family dwellings located in the Township of Chesterfield, 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 of more persons in any one accident or occurrence.

**155-3 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 155-2.

To complete annual registration, the owner must file following documents with the Township 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.

**155-4 Certification of Registration.**

Upon satisfaction of the registration requirements in Subsection 155-3, the Township 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.

**155-5 Fine for Noncompliance.**

If an owner fails to maintain the required level of insurance or fails to file annual registration, the Township 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.

**ARTICLE II.** Chapter 110, is hereby amended and supplemented to include Subsection 155, entitled “Business Insurance Registration,” which shall read as follows:

The annual business insurance registration fee shall be \$20. This administrative fee shall be submitted with the required documents under § 155-3.

**ARTICLE III. REPEALER, SEVERABILITY AND EFFECTIVE DATE.**

- A. Repealer. Any and all Ordinances inconsistent with the terms of this Ordinance are hereby repealed to the extent of any such inconsistencies.
- B. 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 Township 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 Township to meet the goals of the Ordinance.
- C. Effective Date. This Ordinance shall take effect upon proper passage in accordance with the law. All owners subject to Subsection 155-2 must comply with this Ordinance in accordance to the deadlines provided in P.L. 2022, c.92.

**CHESTERFIELD TOWNSHIP COMMITTEE**

Introduced: December 8, 2022

Adopted: December 29, 2022

RECORD OF VOTE																			
INTRODUCTION							ADOPTION												
TWP COMMITTEE	AYE	NAY	NV	AB	ORD	SEC	TWP COMMITTEE	AYE	NAY	NV	AB	ORD	SEC						
Blazic	X						Blazic	X											
Koetas-Dale	X					X	Koetas-Dale	X											
Russo	X						Russo	X					X						
Liedtka	X				X		Liedtka	X				X							
Panfili	X						Panfili	X											
X – Indicates Vote							NV – Not Voting							AB – Absent		ORD – Motion		SEC - Seconded	