

**BOROUGH OF RIVERTON  
BURLINGTON COUNTY  
ORDINANCE NO. O-2022-08**

**AN ORDINANCE OF THE BOROUGH OF  
RIVERTON, COUNTY OF BURLINGTON, STATE  
OF NEW JERSEY, ADDING CHAPTER 129 TO THE  
CODE OF THE BOROUGH OF RIVERTON  
CONCERNING LIABILITY INSURANCE FOR  
OWNERS OF BUSINESSES AND RENTAL UNITS.**

**WHEREAS**, on August 5, 2022 Governor Murphy signed into law P.L. 2022, c. 92, requiring business owners and rental unit owners to maintain certain liability insurance policies and register said insurance policies with the municipality in which the business or rental unit(s) are located.

**WHEREAS**, the Council of the Borough of Riverton (the “Council”) desires to update its Code to be in accord with State laws and serve the best interests of the Borough and its residents.

**NOW, THEREFORE, BE IT ORDAINED** by the Council of the Borough of Riverton, in the County of Burlington, State of New Jersey, that:

**SECTION 1.** Chapter 129, to be known as “Liability Insurance,” is hereby added of the Code of the Borough of Riverton and shall read as follows:

§ 129-1 Certificate of Insurance.

In accordance with and pursuant to P.L. 2022, c. 92, signed into law on August 5, 2022, owners of a business, rental unit(s), and/or multifamily homes of four or less units shall be required to have liability insurance as follows:

- A. Owners of a business and/or rental unit(s) shall maintain a minimum of \$500,000.00 in liability insurance for negligent acts and omissions.
- B. Owners of multifamily homes of four or less units, one of which is owner occupied, shall maintain a minimum of \$300,000.00 in liability insurance for negligent acts and omissions. A multifamily home of four or less which is not owner occupied are not exempt from showing proof of liability insurance, and they must obtain and register liability insurance of \$500,000.
- C. The liability insurance for owners of a businesses, rental unit(s), and/or multifamily homes of four or less units, one of which is owner occupied, shall include, but is not limited to, coverage for property damage and bodily injury to or death of one or more persons in any one accident or occurrence.

§ 129-2 Compliance.

All new insurance policies, for businesses and/or rental unit(s), issued on or after November 3, 2022, shall comply with this Chapter upon the effective date of this Ordinance. All insurance policies, for businesses and/or rental unit(s), in force on November 3, 2022, that are renewed on or after February 1, 2023 shall comply with this Chapter beginning on February 1, 2023.

Beginning on February 1, 2023 all insurance policies issued and renewed on or after February 1, 2023 for multifamily homes of four or less units, one of which is owner occupied, shall comply with this Chapter.

§ 129-3 Registration.

Owners of a business, rental unit(s), and/or multifamily homes of four or less units, one of which is owner occupied, which are located in the Borough shall register the certificate of insurance annually with the Borough Clerk. There shall be an annual fee as provided for in the fee ordinance, at the time the liability insurance is registered with the Borough Clerk.

§ 129-4 Violation.

Any owner who fails to comply with this Chapter may be subject to a fine not less than \$500.00 but no more than \$5,000.00. The Code Enforcement Official may bring this action in Municipal Court or Superior Court as a summary proceeding under the "Penalty Enforcement Law of 1999," P.L. 1999, c. 274 (N.J.S.A. 2A:5 8-10 et seq.), and any penalty monies collected shall be paid to the Borough of Riverton.

§ 129-5 Effective.

This Ordinance shall be effective upon proper passage and approval in accordance with the law.

**Section 2.** Unless modified or amended herein, the existing provisions of the Code of the Borough shall remain in full force and effect.

<b>INTRODUCTION</b>						
<b>Roll Call Vote</b>						
<b>Council Member</b>	<b>Motion</b>	<b>Second</b>	<b>Aye</b>	<b>Nay</b>	<b>Abstain</b>	<b>Absent</b>
Corbi						
Fullerton						
Major						
Scott						
Quinn						
Wilburn						

<b>ADOPTION</b>						
<b>Roll Call Vote</b>						
<b>Council Member</b>	<b>Motion</b>	<b>Second</b>	<b>Aye</b>	<b>Nay</b>	<b>Abstain</b>	<b>Absent</b>
Corbi						
Fullerton						
Major						
Scott						
Quinn						
Wilburn						

**CERTIFICATION**

I, Michelle Hack, Municipal Clerk of the Borough of Riverton, County of Burlington, and State of New Jersey, do hereby certify the forgoing to be a true and correct copy of an Ordinance which was introduced by the Council of the Borough of Riverton at its meeting of October 18, 2022, with a second reading, public hearing, and final adoption held on November 16, 2022.

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**Michelle Hack,**  
**Municipal Clerk**