# BE IT ORDAINED by the Borough Council of the Borough of Brooklawn, County of Camden, and State of New Jersey that Chapter 107, Mercantile Licenses, in the Code of the Borough of Brooklawn, is amended as follows 

ARTICLE V.<br>Enforcement; Special Permits; Penalties

## ARTICLE I. ARTICLE V. SECTION 107-23 Violations; penalties.

In addition to the provisions for revocation, unless another penalty is expressly provided by New Jersey statute, every person, firm, association or corporation violating any provision of this Chapter shall, upon conviction thereof, be subject to the fines and/or penalties as are set forth in Chapter 1-15 of the Code of the Borough of Brooklawn. Each day that a violation occurs shall be deemed a separate and distinct violation subject to the penalty provisions of this Chapter.

## ARTICLE VI <br> Business Insurance Requirements

## ARTICLE I. ARTICLE VI. SECTION 107-24 Business Insurance Required.

Pursuant to P.L. 2022, c.92, any person (as defined in Section 107-1 of this Chapter) operating and business (as defined in Section 107-1 of this Chapter), or any person (as defined in Section 107-1 of this Chapter) owning a rental unit or units, shall be required to maintain liability insurance, as follows:
A. Except as provided in Subsection B. 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.
B. 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.

## ARTICLE II. ARTICLE VI. SECTION 107-25 Compliance; Violations; Penalties.

A. In addition to the registration requirements as set forth in Article I. of this Chapter, the owner of a business, 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 the certificate of insurance, from an insurance company licensed to do business in the State of New Jersey, demonstrating compliance with Section 107-1 et seq. of this Chapter.
B. In addition to any other registration fees as set forth in this Chapter, there shall be an administrative fee of $\$$ $\qquad$ for the processing of the certificate of insurance required pursuant to this Chapter.
C. Unless another penalty is expressly provided by New Jersey statute, every person, firm, association or corporation violating any provision of this Chapter shall, upon conviction thereof, be subject to the fines and/or penalties as are set forth in Chapter 1-15 of the Code of the Borough of Brooklawn. Each day that a violation occurs shall be deemed a separate and distinct violation subject to the penalty provisions of this Chapter. In addition thereto, the Borough may collect, through a summary proceeding pursuant to the "Penalty Enforcement Law of 1999," P.L.1999, c. 274 (N.J.S.A. 2A:58-10 et seq.), a fine of not less than $\$ 500$ but no more than $\$ 5,000$ against an owner who fails to comply with the provisions of this Chapter.

## ARTICLE III.

All Ordinances contrary to the provisions of this Ordinance are hereby repealed to the extent that they are inconsistent herewith.

## ARTICLE IV.

This Ordinance shall take effect on January 1, 2023, upon passage and publication according to law.

## THE BOROUGH OF BROOKLAWN

BY:
THERESA M. BRANELLA, MAYOR

## ATTEST:

## RYAN GILES, BOROUGH CLERK

The foregoing ordinance was introduced by the Mayor and Council of the Borough of Brooklawn at its regular meeting held on November 21, 2022. This Ordinance will be considered for adoption on final reading and public hearing to be held on December 19, 2022 at 6:30 p.m. in the Council Meeting Room, Brooklawn Borough Hall, 301 Christiana Street, Brooklawn, New Jersey.

The purpose of this Ordinance is to comply with P.L. 2022, c.92, requiring business owners and rental unit owners to maintain certain liability insurance policies businesses and rental properties operating in the Borough of Brooklawn. A copy of this Ordinance is available at no charge to the general public between the hours of 9:00 AM to $4: 30 \mathrm{PM}$, Mondays through Thursdays (Legal Holidays excluded), at the Office of the Borough Clerk, Brooklawn Borough Hall, 301 Christiana Street, Brooklawn, New Jersey.

