

TOWNSHIP OF SHREWSBURY
ORDINANCE# 2023- 02
County of Monmouth

**“GENERAL REQUIREMENTS FOR MERCANTILE REGISTRATION AND
INSURANCE”**

BE IT ORDAINED by the Township Committee of the Township of Shrewsbury, County of Monmouth, State of New Jersey as follows:

WHEREAS the Township of Shrewsbury may make, amend, appeal and enforce such ordinances, regulations, rules and by-laws not contrary to the law of the State of New Jersey or of the United States, as it may deem necessary and proper and for good government, order and protection of the persons and property and for the preservation of the public health, safety and welfare of the Township of Shrewsbury and its inhabitants and as may be necessary to carry into effect the powers and duties conferred and imposed by the laws of the Township of Shrewsbury, County of Monmouth, State of New Jersey pursuant to N.J.S.A. 40:48-2; and

WHEREAS, the State Statute has required maintenance of liability insurance for negligent acts and omissions of the owner all businesses and rental units, and the implementation of local ordinances to enforce the same.

NOW THEREFORE BE IT ORDAINED AND ENACTED, by the governing body of the Township of Shrewsbury in the County of Monmouth in the State of New Jersey that the Shrewsbury Township Ordinances and the Township Committee shall hereby adopt said Ordinance, entitled “General Requirements for Mercantile Registration and Liability Insurance as follows:

SECTION 1 General Requirements for Mercantile Registration and Liability.

Section 1.1 Business Insurance Registry.

- a. The owner of a business or the owner of a rental unit or units shall maintain Liability Insurance for negligent acts and omissions in the amount of not less than Five Hundred Thousand Dollars (\$500,000.00) 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 multi-family home, which is four (4) or fewer units, one of which is owner occupied, shall maintain Liability Insurance for negligent acts and omissions in the amount of no less than Three Hundred Thousand Dollars (\$300,000.00) for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.
- c. The owner of a business or owner of rental unit or units and the owner of the multi-family home of four (4) or fewer units, one of which is owner occupied, shall annually register a Certificate of Insurance demonstrating compliance with the noted insurance requirements with the application for a Mercantile License Registration.

Section 1.2 Administrative Fee.

Shrewsbury Township shall charge an Administrative Fee of One Hundred Dollars (\$100.00) for the filing and processing of a Certificate of Registration on a yearly basis through the Clerk of Shrewsbury Township.

Section 1.3 Penalties and Violations.

Any failure to comply with this Ordinance shall allow the Township, through its Municipal Attorney to seek enforcement through a summary court proceeding with a fine of not less than Five Hundred Dollars (\$500.00) or more than Five Thousand Dollars (\$5,000.00) against the owner who fails to file an annual Registration.

BE IT FURTHER ORDAINED AND ENACTED, that this ordinance shall be in full force and effect from and after its adoption and any publication as may be required by law.

All Ordinances or parts of Ordinances that are inconsistent herewith are repealed, but only to the extent of such inconsistency.

DATED:

Vote on Adoption:

| Name | Motion | Second | Ayes | Nays | Abstain | Absent |
|----------|--------|--------|------|------|---------|--------|
| Puhak | | | | | | |
| Lettice | | | | | | |
| Jennings | | | | | | |

APPROVED ON FIRST READING: February 14, 2022

APPROVED, PASSED AND ADOPTED: _____

Katrina Thornton, CMR
Acting Municipal Clerk

Lester J. Jennings
Mayor