CITY OF HACKENSACK

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Hackensack, NJ 07601
(201) 646-3940
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BUSINESS OWNER AND RENTAL UNIT OWNER INSURANCE REGISTRY

Calendar Year Ending
December 31, _____

Owner Name: _____

Address _____

City: _____ State/Zip _____

Telephone _____ Cell Phone _____

Email:_____FAX:_____

Business Name:_____

Business Address:_____

Block: _____Lot: _____

Rental Address:_____

Block: _____Lot:_____

How many Units:_____Does owner live in one of the units: ☐ Yes ☐ No

Pursuant to the City of Hackensack Ordinance 11-2023 / Chapter 101, Article II of the City Code:

§101-10 **Purpose.**
N.J.S.A. 40A:10A-1 et seq. requires all business owners, owners of rental units, and owners of a multifamily home of four or fewer units, one of which is owner-occupied, to maintain certain levels of liability insurance. That statute further requires such business and property owners to annually register a certificate of insurance demonstrating compliance with the law's requirements with the City of Hackensack. The purpose of this Article is to implement the requirements of the law within the City of Hackensack.

§101-11 **Insurance Required.**

A. Except as provided in §101-11B, business owners and owners of rental units located in the City of Hackensack must maintain liability insurance for negligent acts and omissions in an amount not 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. Owners of multifamily dwellings with four or fewer units, one of which is owner-occupied, must maintain liability insurance for negligent acts and omissions in an amount not 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.

§101-12 **Registration Requirements.**
Owners of businesses or rental units subject to the requirements of this Article must annually register with the City of Hackensack and provide a compliant certificate of insurance issued by the owner's insurance company. The owner must file with the City Clerk a completed registration form, along with a copy of the required insurance certificate and an administrative fee of $50. The registration shall be in such form and shall include such information as determined by the City Clerk. For calendar year 2023, registrations shall be submitted no later than sixty (60) days after this Ordinance is adopted. Thereafter, annual registrations shall be due by January 31 of each calendar year, or within 30 days of registering a business that is located within the City of Hackensack or obtaining ownership of a rental unit(s) located within the City of Hackensack.

§101-13 **Confirmation of Registration.**
Upon the submission of the registration form and certificate of insurance required by §101-12, the City Clerk shall confirm receipt of same to the owner of the business or rental unit(s) in manner to be determined by the City Clerk.

§101-14 **Violations and Penalties.**
As authorized by N.J.S.A. 40A:10A-2, the City may issue a fine of not less than $500 but no more than $5,000 against an owner who fails to comply with the provisions of N.J.S.A. 40A:10-1 est seq.

$ 50.00 processing fee must be submitted with this registry form.
Please make check payable to City of Hackensack.

Insurance Certificate enclosed:_____

Check #_____ Cash:_____ Date Received _____

Received By_____

Insurance registrations are only valid for a term of one (1) calendar year, and expire on December 31st of the year that the registration was submitted. Applications may be renewed as of December 15th for the next calendar year, and must be received by the City Clerk no later than January 31st.
For 2023 only, registrations are due no later than May 27, 2023.