

**SENATE, No. 1368**

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**STATE OF NEW JERSEY**

**220th LEGISLATURE**

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INTRODUCED FEBRUARY 3, 2022

**Sponsored by:**

**Senator NICHOLAS P. SCUTARI**

**District 22 (Middlesex, Somerset and Union)**

**SYNOPSIS**

Requires business owners and rental unit owners to maintain certain liability insurance policies.

**CURRENT VERSION OF TEXT**

As introduced.



**S1368 SCUTARI**

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1 **AN ACT** requiring liability insurance for business owners and rental  
2 unit owners and supplementing Title 17 of the Revised Statutes.

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4 **BE IT ENACTED** *by the Senate and General Assembly of the State*  
5 *of New Jersey:*

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7 1. a. Except as provided in subsection b. of this section, the  
8 owner of a business or the owner of a rental unit or units shall  
9 maintain liability insurance for negligent acts and omissions in an  
10 amount of no less than \$500,000 for combined property damage and  
11 bodily injury to or death of one or more persons in any one accident  
12 or occurrence.

13 b. The owner of a multifamily home which is four or fewer  
14 units, one of which is owner-occupied, shall maintain liability  
15 insurance for negligent acts and omissions in an amount of no less  
16 than \$300,000 for combined property damage and bodily injury to  
17 or death of one or more persons in any one accident or occurrence.

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19 2. This act shall take effect on the 90th day next following  
20 enactment and shall apply to policies issued or renewed on or after  
21 the effective date of this act.

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**STATEMENT**

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26 This bill requires the owner of a business or the owner of a rental  
27 unit or units to maintain a liability insurance policy, including, but  
28 not limited to, commercial general liability insurance, personal  
29 liability, or an umbrella insurance policy for negligent acts in an  
30 amount of no less than \$500,000 for combined property damage and  
31 bodily injury to or death of one or more persons in any one accident  
32 or occurrence.