



**TWO  
RIVERS**  
WISCONSIN

## POLICE DEPARTMENT

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Date: March 15, 2023  
To: Gregory E. Buckley, City Manager  
From: Ben Meinnert, Chief of Police  
Ref: Ordinance Amendments

The recommendations noted below have been added to draft revised ordinances for presentation to the City Council.

Changes were made in July of 2022 regarding commercial operations involving Bicycles (8-3) and Golf Carts (8-9), after information indicated that the policy limits established in both of those ordinances were at a level that most insurance providers generally did not offer, or in order to meet the stated limits, created a situation where obtaining a policy was very difficult and/or at an expense that was exorbitant.

A review of the Two Rivers Municipal Code revealed several other ordinances within the Code containing liability insurance requirements not consistent with those levels, and also in need of amendment. Staff has since evaluated each of those sections and prepared appropriate and consistent recommendations. Those ordinances include:

- § 5-6-24 **Commercial refuse/recycling haulers**
- § 6-4-9 **Vendors from special vehicles**
- § 6-6-2 **Insurance required. TAXICABS**
- § 6-10-5 **Sidewalk cafe permits**
- § 6-5-18 **Wolf/dog hybrid registration**
- § 7-4-15 **License for commercial operators**
- § 10-4-8 **Indemnification for sign installation and maintenance; insurance**

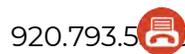
The intent of establishing these insurance liability requirements is to protect those in our community engaging in the activity sought while at the same time holding the City harmless should claims arise out of the permitted uses. It was not the intent to create liability policy limits by ordinance such that it effectively discourages or creates a situation where engaging in a permitted use becomes cost prohibitive. In consultation with a number of sources, including local insurance providers, we believe the aforementioned ordinances can be modified to policy limit requirements such that it addresses the unintended consequences while still maintaining the intended protections and remains consistent with other areas of Two Rivers Municipal Code.



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