



**TWO
RIVERS**
WISCONSIN

POLICE DEPARTMENT

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Date: June 30, 2022
To: Gregory E. Buckley, City Manager
From: Brian W. Kohlmeier, Chief of Police
Ref: Ordinance Amendments

Two Rivers Municipal Ordinance 8-3: **Bicycles** and 8-9: **Golf Carts** requires any party engaging in commercial operations, such as renting bicycles or golf carts, to provide proof of liability insurance. Each ordinance outlines the policy limits required. Recent information has indicated that the policy limits establish in both of these ordinances are at a level that most insurance providers generally do not offer or in order to meet the stated limits, create a situation where obtaining a policy is very difficult and/or at an expense that is exorbitant.

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 lower the policy limit requirements such that it addresses the unintended consequences while still maintaining the intended protections.

The following amendments are recommended by City staff at this time:

- 8-3: **Bicycles** - Change policy limits from \$1,000,000/\$3,000,000/\$100,000 to:
 - \$1,000,000 for one person
 - **\$1,000,000** for any number of persons...
 - \$100,000 property damage per incident
- 8-9: **Golf Carts** - Change policy limits from \$1,000,000/\$3,000,000/\$100,000 to:
 - \$1,000,000 for one person
 - **\$1,000,000** for any number of persons...
 - \$100,000 property damage per incident



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

A review of the Two Rivers Municipal Code reveals that several other ordinances within the Code containing liability insurance requirements may also need to be amended. Staff is evaluating each of those sections and preparing appropriate recommendations. Other ordinances that are under review include:

- § 5-2-5 **Amount of sewer service charges**
- § 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**
- § 6-12-2 **Permits; insurance; inspections; revocation**
- § 6-5-18 **Wolf/dog hybrid registration**
- § 7-4-15 **License for commercial operators**
- § 10-4-8 **Indemnification for sign installation and maintenance; insurance**
- § 11-1-30 **Demolition of buildings and structures**