

BUILDING ON A TRADITION OF SERVICE

If you are looking for an insurance carrier that can deliver superior coverage, excellent value and exceptional service, you have come to the right place. The Cumberland Insurance Group.

Whether your insurance needs are business or personal, the Cumberland Insurance Group can help. Since 1844, working with professional agents representing us, we have offered innovative products, enabling us to satisfy our policyholders' needs.

When you choose The Cumberland Insurance Group, you have made a wise choice. At all times, and especially when you have a claim, you can expect prompt, courteous service. No matter what amount of coverage you may have with us, we pledge to treat you with the same respect and attention that we would expect for ourselves.

On behalf of the Cumberland Insurance Group family, we welcome the opportunity to serve you.

Talk to your agent about your insurance needs. Unlike agents who represent only one insurance company, your Independent Agent can select an insurance company who can provide you with the best coverage at a reasonable price.



**NEW JERSEY -
Corporate
Headquarters
633 Shiloh Pike**

**Bridgeton, New Jersey 08302
Telephone: 1-800-232-6992
Fax: 856-451-7564**

**PENNSYLVANIA
101 Independence Way
Coatesville, PA 19320
Telephone: 1-800-222-4413
Fax: 610-857-4874**



**MARYLAND
50 Jibsail Drive
Prince Frederick, MD
20678
Telephone: 1-800-782-8636
Fax: 410-535-3098**

**OHIO - Technology Center
380 North Main Street, Suite 101
Mansfield, OH 44902**

No insurance is provided by this brochure. It provides general coverage information only. Discuss individual coverage needs with your agent.

R&D 032008



THE CUMBERLAND INSURANCE GROUP

FOR YOUR BUSINESS



OR PERSONAL INSURANCE



www.cumberlandgroup.com

PRODUCTS

The Cumberland Insurance Group protects people. Our Personal Lines products provide protection for homes, personal valuables, automobiles and more.

With Cumberland you receive the flexibility to package a range of insurance coverages and the opportunity to achieve cost savings.



Businesses use the Cumberland Insurance Group's commercial products to insure their facilities, cover special risks and guard against the damage that an interruption in business operations can cause.

Restaurants and Artisans are among

the many types of businesses that rely on Cumberland. We understand your business and its specific insurance needs. By wrapping all your commercial business into one comprehensive program we can meet your requirements while providing excellent value for your insurance dollar.



CLAIMS HANDLING

Should an unfortunate situation arise, you can be secure in the knowledge that your claim will be dealt with fairly and promptly. We will approach your claim knowing that you depend on a quick resolution. You can rest assured that we will be there when you need us.

PERSONAL LINES

HOMEOWNER: Provides coverage for your dwelling, personal property and personal liability. Identity Theft Resolution Services* are also included. Available in New Jersey, Pennsylvania, Delaware and Maryland.

COMBINATION DWELLING: Provides coverage for a dwelling that you own and rent to others. Available in New Jersey, Pennsylvania, Delaware and Maryland

TENANT: Provides coverage for your personal property and personal liability, if you rent a home or apartment. Identity Theft Resolution Services* are also included. Available in New Jersey, Pennsylvania, Delaware and Maryland.

CONDOMINIUM: Provides coverage on contents and on any part of the building which the unit-owner is required to insure by written agreement with the condominium association. Identity Theft Resolution Services* are also included. Available in New Jersey, Pennsylvania, Delaware and Maryland.

PERSONAL AUTOMOBILE: Provides coverage for your personal vehicles for damages and liabilities. Currently available in Pennsylvania and Maryland.

PERSONAL UMBRELLA: Provides an additional \$1 million to \$5 million of liability protection. Available as part of the Homeowner policy in New Jersey, Pennsylvania, Delaware and Maryland

* Visit www.cumberlandgroup.com/idresolution

COMMERCIAL LINES

COMMERCIAL AUTO: Provides coverage for vehicles owned by your business for damages and liabilities. Available in New Jersey, Pennsylvania, Delaware and Maryland.

BUSINESS OWNERS: Provides coverage for small to medium size business for Property, Liability, Loss of Income and other optional coverages. Available in New Jersey, Pennsylvania, Delaware and Maryland.

LIABILITY: Provides coverage for your business against claims from others for bodily injury and property damage. Available in New Jersey, Pennsylvania, Delaware and Maryland.

PROPERTY; Provides coverage for your business building and/or contents from loss caused by covered perils. Available in New Jersey, Pennsylvania, Delaware and Maryland.

SPECIAL CONTRACTOR'S PACKAGE: Provides small artisan contractors with coverage for business liability and optional property coverage for buildings, contents, tools and equipment. Currently available in New Jersey. Planned for Pennsylvania, Delaware and Maryland by end of 2008.

WORKERS' COMPENSATION: Provides statutory benefits for your employees who are injured on the job. Also provides Employers Liability Coverage. Available in New Jersey, Pennsylvania and Delaware.

UMBRELLA: Provides increased limits of liability above your existing liability policies. Available in New Jersey, Pennsylvania, Delaware and Maryland.

FARM: Provides property and/or liability coverage on your farm. Available in Maryland only.