

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.

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



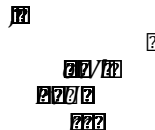
When you choose The Cumberland Insurance Group, you have made a wise choice. At all times, and especially when you have a claim, you can expect prompt, courteous service. No matter what amount of coverage you may have with us, we pledge to treat you with the same respect and attention that we would expect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

Your Local Agent:

1-800-828-8282



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No insurance is provided by this brochure. This brochure provides general coverage information only. Please discuss individual coverage needs with your agent.

THE CUMBERLAND INSURANCE GROUP

For your personal...



...or business needs



OUR PRODUCTS

At The Cumberland Insurance Group, our goal is to protect people and businesses. Our personal insurance products provide protection for homes, personal valuables, automobiles and more. With The Cumberland Insurance Group, you receive the flexibility to package a range of insurance coverages and the opportunity to achieve cost savings.



Businesses use our commercial products to insure their facilities, cover special risks and guard against the damage that an interruption in

business can cause.

We understand your business and its specific insurance needs. By packaging all your commercial business into one comprehensive program, we can meet your requirements while providing excellent value for your insurance dollar.



We're here for you in your time of need...

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 for you when you need us.

PERSONAL

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, for the home or apartment you are renting. 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. Available in Pennsylvania and Maryland.

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

*Visit www.cumberlandgroup.com for more information.

COMMERCIAL

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

BUSINESSOWNERS: Provides coverage for small to medium size businesses for property, liability, loss of income and other optional coverages. Available in New Jersey, Pennsylvania, Delaware and Maryland.

EMPLOYMENT PRACTICES LIABILITY: Protects small business employers from claims brought by employees alleging discrimination, wrongful termination, retaliation or sexual harassment. 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 buildings 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. Available in New Jersey.

WORKERS' COMPENSATION: Provides statutory benefits for your employees who are injured on the job. Also provides Employer's 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.