



Businessowners are our business

Businesses both small and mid-sized need Business Property and General Liability protection from risk. Cumberland Mutual is a regional carrier with over 175 years of experience serving the needs of businessowners. As a regional mutual insurer, policyholders are members of our organization, not public shareholders. We're committed to integrity, financial strength, and business excellence to fulfill the promise we make to our policyholders: that we can resolve claims quickly and fairly to get businesses back in business.

Available in New Jersey, Pennsylvania, Delaware, and Maryland.

Cumberland Mutual BOP coverage

- Building Coverage
- Business Personal Property
- General Liability
- Business Income and Extra Expense
- Equipment Breakdown Coverage

Comprehensive insurance solutions for a variety of businesses

- Apartments and residential condo associations
- Artisan contractors
- Offices
- Processing and service
- Restaurants
- Retail
- Self-storage facilities

Unique coverages for specific businesses

- Barber and Beauty Salon Professional
- Condominium Directors E&O
- Data Compromise
- Employment Practices Liability
- Equipment Breakdown
- Funeral Directors Professional
- Liquor Legal Liability
- Optical and Hearing Aid Professional
- Pharmacists Liability
- Printers E&O
- Veterinarians Professional

Cumberland Protection and Contractors Protection Endorsements complement Businessowners policies

- Cumberland Protection Endorsement offers three levels of optional coverage enhancements
- Contractors Protection Endorsement provides a comprehensive suite of enhanced coverages for artisan contractors

An independent agent can tell you more about all the advantages of a Businessowners policy, and can help you select an insurance company that can provide you with the best coverage at a reasonable price.