



Insurance homeowners can trust

A home is often a person's most valued and important asset. Homeowners need protection for their home and possessions with the confidence that their insurance company will be there when a loss occurs. At Cumberland Mutual, that's a promise we take pride in keeping.

Cumberland Mutual is a regional carrier with over 175 years of experience serving the needs of our policyholders and agents. We're committed to integrity, financial strength and business excellence, to fulfill the promise we make to our policyholders. As a regional mutual insurer, policyholders are members of our organization, not public shareholders.

Cumberland Mutual Homeowners coverage

- Home and attached structures
- Unattached structures on property, such as a garage

- Household and personal possessions on property or anywhere else in the world
- Personal liability for property damage or bodily injury claims brought against homeowner anywhere in the world
- Loss of use of home (including additional living expenses)
- Medical payments to others injured in an accident on premises

Additional coverage includes

- Identity theft assistance by fraud specialists to handle suspicious account activity
- Equipment Breakdown to cover repairs and replacements to kitchen appliances, heating and air systems, televisions excluded under standard policies
- Service Line Coverage for losses associated with communication, propane, gas, underground water, power, septic and sewer lines usually excluded under standard policies

Some optional endorsements include

- Sump Pump Overflow/Sewer Backup
- Replacement Cost Coverage, options to set higher limits on personal valuables

Discounts on Homeowners policies include:

- Multi-policy Discount
- Loss-free Discount
- Alarm Discounts
- Higher Deductibles
- New Home Discount

Coverage available in New Jersey, Pennsylvania, Delaware, and Maryland.

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