

## **Cumberland Insurance Group Terms and Conditions for Website Use**

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It is very important that you read the next two sections carefully.

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HOWEVER, IN CERTAIN STATES WHERE THE LAW MAY NOT ALLOW US TO LIMIT OR EXCLUDE LIABILITY FOR THESE INCIDENTAL OR CONSEQUENTIAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY AND YOU MAY HAVE THE RIGHT TO RECOVER THESE TYPES OF DAMAGES. IN ANY EVENT, OUR LIABILITY TO YOU FOR ALL LOSSES, DAMAGES, INJURIES AND CLAIMS OF ANY KIND, WHETHER THE DAMAGES ARE CLAIMED UNDER THE TERMS OF A CONTRACT, OR THEY ARE CLAIMED TO BE CAUSED BY NEGLIGENCE OR OTHER WRONGFUL CONDUCT OR ANY OTHER LEGAL THEORY, WILL NOT BE GREATER THAN THE AMOUNT YOU HAVE PAID TO ACCESS OUR SITES.

### **2. We Do Not Have Responsibility for Links to Third Party Content**

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By providing material on our website Cumberland does not in any way promise that the materials will remain available to you or that you will qualify for the products we offer. Cumberland is entitled to terminate all or part of any of its Websites at any time, without notice to you.

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## **7. Jurisdiction**

Unless otherwise specified, the materials in our site are presented to provide information about Cumberland, our insurance products and the insurance business. Cumberland operates and controls its sites from the Company's headquarters in Bridgeton, New Jersey, in the United States of America, and New Jersey law shall govern and control any action concerning the Cumberland sites. We do not in any way imply that the materials on the sites or the products we discuss are available or for use outside the United States or in jurisdictions in which we are not licensed to do business, or that we are soliciting business in any such jurisdiction.

## **8. User Conduct**

Any conduct that violates these Terms of Use, or any additional posted policies or requirements, in any way may result in the suspension or termination of the visitor's access to the site, at Cumberland's sole discretion, in addition to any other legal remedies.

## **9. Miscellaneous**

These Terms and Conditions of Website Use, and the agreement they create, shall be governed by and interpreted according to the laws of the State of New Jersey, without giving effect to New Jersey's conflict of laws principles.

If any provision of this agreement is unlawful, void or unenforceable, it shall not affect the validity and enforceability of any remaining provisions.

Cumberland may modify these Terms and Conditions of Website Use, and the agreement they create, at any time, simply by updating this posting or the information on its website and without notice to you.

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