

**ALEXANDER BARDIS and MONICA BARDIS, Plaintiffs-Respondents,  
v.  
KITTY STINSON and STINSON CLAIMS SERVICES, Defendants, and  
CUMBERLAND INSURANCE GROUP, Defendant-Appellant.**

[Nos. A-44 September Term 2014, 075208](#)

**Supreme Court of New Jersey.**

Argued January 19, 2016.

Decided April 27, 2016.

Marc L. Dembling argued the cause for appellant (Methfessel & Werbel, attorneys; Mr. Dembling and Jacqueline C. Cuzzo, on the briefs).

Constantine Bardis argued the cause for respondents.

CHIEF JUSTICE RABNER; JUSTICES LaVECCHIA, ALBIN, PATTERSON, and SOLOMON; and JUDGE CUFF (temporarily assigned) join in this opinion. JUSTICE FERNANDEZ-VINA did not participate.

PER CURIAM.

The judgment of the Superior Court, Appellate Division is reversed, and the Law Division's judgment is reinstated, substantially for the reasons expressed in Judge Sapp-Peterson's dissenting opinion, reported at \_\_\_ N.J. Super. \_\_\_, \_\_\_ (App. Div. 2014) (Sapp-Peterson, P.J.A.D., dissenting).

CHIEF JUSTICE RABNER; JUSTICES ALBIN, LaVECCHIA, PATTERSON, and SOLOMON; and JUDGE CUFF (temporarily assigned) join in this opinion. JUSTICE FERNANDEZ-VINA did not participate.