

Neace Lukens Staging Insurance Program

Thank you for inquiring about the Staging Business Insurance Protection Policy offered through Neace Lukens. Working behind the scenes, your staging efforts transform a home into a visually appealing "stage" that beckons prospective purchasers. You should expect the same behind the scenes support for your insurance agent and carrier. It is important to protect yourself against potential losses in case of injury to you, your customer, a home or your inventory during the course of a staging project.

Representatives from Neace Lukens have worked to secure a specialized businessowners insurance policy that includes coverage for General Liability and Business Personal Property (your staging inventory) of staging businesses. The staging insurance policies provided by Neace Lukens and our carriers provide:



Liability Coverage

- General Aggregate Limit of \$2,000,000
- Per Occurrence Claim limit of \$1,000,000
- Personal & Advertising Injury \$1,000,000
- Hired/ Non- Owned Auto Coverage between \$300,000 - \$1,000,000
- Damage to Rented Premises (storage units) \$300,000

Extra Coverages/Incentives

- Business Personal Property on and off premises (staging inventory coverage)
- Lost Key Replacement Coverage
- Computer Fraud up to \$5,000
- Payment options
- Premiums as low as \$500/year
- Low deductible
- No "start up fee" like other policies
- \$25,000 Accounts Receivable and Valuable Papers & Records coverage



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