

Instrument Insurance for Music Teachers

Apart from a way to earn a living as a musician, teaching music is one of the most important and rewarding – yet challenging – professions there is. Music education helps the brain to develop, and it enhances learning skills, communication skills, discipline, creativity, and confidence. At the same time, learning music relieves stress and is fun for everyone, both kids and adults. Therefore, the role of a music teacher is undeniably crucial.

Equally important is the protection and safety of their musical instruments. Without instruments, the ability to effectively teach will be significantly reduced or nonexistent. Let's have a look into the lurking dangers and the things a music teacher can do to safeguard their musical instruments, leaving them time to focus on their passion and profession.

The Value of Instrument Insurance for Music Teachers

As a music teacher, you might be teaching music lessons from your home, at a school, or even at your students' home. Whatever the case is, your musical instrument is exposed to risks on a daily basis – risks you sometimes might not even realize.

Although proper instrument care and maintenance is essential, sometimes accidents happen, and your musical instrument can end up damaged. Even with all the diligence in the world, there is little you can do to avoid every accident. That's why they're called accidents.

If you are a guitar instructor, you might hand your guitar over to your students multiple times a day during lessons. And it doesn't take a lot for things to get out of hand. One sloppy move or moment of bad luck can cause irreparable damage. The same thing goes for most any instructor.

No matter when and where you use your instrument, they are at risk, and protection is extremely important. Remember, they're not only at risk when your students or friends are holding them; it can easily happen while you're home practicing alone. Whenever it does happen, the repair or replacement cost can quickly balloon to be the same as several months' worth of lessons. Not to mention, getting the right person to repair your instrument can be hard enough without having to worry about the cost.

Aside from that, there is always the risk of theft or accidental loss. You hate to think about it, but someone could break into your apartment and steal your precious musical instruments and electronic equipment while you're out of town. Or you could even accidentally leave your musical instrument behind while getting off the subway distracted by important life events.

Why Clarion?

A specialized musical instrument insurance policy can help give you the peace of mind you need to focus on the things that really matter to you. And no one is more skilled than [Clarion Associates](#) when it comes to comprehensive, quality coverage.

Clarion is the trusted partner that all [music teachers](#) deserve. We have developed a specialized insurance policy with unique features that will protect your musical instruments and equipment from accidental damage and loss. You can customize your plan to suit your individual needs, meaning you never pay for coverage you don't need.

Conclusion

If the thought of being left high and dry without your instrument makes you sweat, you should seriously consider getting insurance – especially if you rely on your instruments and equipment to make a living. Accidents happen all the time, and a specialized insurance policy that offers sufficient coverage can be a lifesaver.

With over 50 years of commitment to providing premium musical instrument insurance to thousands of professionals around the world, we at Clarion will definitely understand your concerns both during routine servicing and during a traumatic claim. Reach out for a [quote](#) today and see why Clarion's music teachers' instrument insurance plan is perfect for you.