

# Recording Studio Insurance Plan

The recording studio is the heart of the music industry, providing a platform for artists to showcase their talents, capturing their hard work for future generations to enjoy. Whether producing a single, mastering an album, or just providing a space for artists to hone their skills, your recording studio is not only a valuable resource but a vital asset as well.

## Why Recording Studio Insurance Is Right For You

Between the studio itself, your vast equipment, and even the artists themselves, your recording studio poses many potential liabilities and risks you need to prepare for. At Clarion Associates, we can tailor and customize an insurance plan to fit your specific situation and needs. Consider the following comprehensive coverage options when crafting a policy with your Clarion advisor.

## General Liability Insurance

Part of the core coverage for your recording studio should include general liability insurance, as it provides an array of benefits to make sure you're protected from many potential risks. General liability insurance includes product liability, premises liability, and even completed operations coverage. Product liability is there to protect you against damage to any products you may sell, such as losses incurred through quality-control issues. Your premises liability covers any accidents that may occur within your studio, including personal injury and equipment damage. 'Completed operations' covers you against any potential legal accusations that may arise following the successful completion of services.

## Property Insurance

Unforeseen accidents happen in life, and when they do, your property insurance is there to make sure you're properly protected. Leaks, property damage, and natural disasters such as a fire or flood can all leave severe structural damage to your studio. Property coverage is not only there to help you pay for any potential repairs, but to help cover the cost of replacing any damaged instruments or studio equipment as well.

## Crime Insurance

Whether subject to theft, property destruction, or even dishonest employee action, the expensive instruments, and equipment in your studio face several possible unnatural risks. Crime insurance coverage options help you mitigate those risks and more by helping to protect you from the unexpected. Coverage includes protection against a variety of crimes, such as theft and vandalism, ensuring that you are both legally and financially protected should the unexpected occur.

## Equipment Breakdown Coverage

In a recording studio, your equipment is one of the greatest assets that you have, as it's responsible for all that you do. Instruments, microphones, mixing consoles, and more can break

down, potentially causing you to lose income until you're able to repair or replace them. Equipment breakdown coverage is there to help you pay for any needed repairs or replacements, letting you get back to work sooner to focus on your art.

## **Workers Compensation Coverage**

If you have workers, then you need to have workers' compensation coverage. Throughout much of the United States, you are required to provide workers' compensation coverage for your employees. Even in instances where it's not legally obligated, this coverage is still highly recommended. If any of your employees are injured on the job, workers' compensation coverage is there to help them pay for any potential medical costs as well as lost income until they can return to work.

## **Why Clarion Associates Is Right For You**

As a third-generation family-owned insurance agency, we're here for you in ways large insurance corporations simply can't be. We pride ourselves in our quality coverage and exceptional service, and have been proudly doing so for over 50 years. We're an industry leader in music insurance, focusing on the needs of musicians and the music industry for the last quarter-century.

Life happens, and when it does, Clarion Associates is here for you. We offer comprehensive coverage at competitive rates that can be customized to fit your specific needs. Reach out to a trusted advisor today, and ensure that your asset is insured and protected with coverage from Clarion.