

Music Studio Insurance Plan

Whether mixing the latest single, mastering your newest album, or simply providing a platform for artists to showcase their talents, your music studio is a vital resource and essential asset. At Clarion Associates, we're here to help you protect your passion with comprehensive music studio insurance. We're a third-generation family business that has spent the past 45 years focusing on meeting the needs of musicians and the music industry.

No matter if you use your studio for your own work or as a space for local talent, your insurance needs could be as unique as the artists you work with. We're here to provide flexible coverage for your studio, working with you even as your business continues to grow.

Why You Need It

There are many unforeseen risks and liabilities many fail to consider when it comes to owning and operating a music studio. Life happens, and when it does, our renowned coverage options and trusted advisers are here for you. Our music studio insurance is designed to help protect you and your business from various liabilities such as equipment breakdowns, property damage, and even theft.

Music studio insurance solutions provide peace of mind and a sense of security for when the unexpected occurs. Your equipment and instruments are not only expensive but are essential to your business operations. Any loss of, or damage to, equipment could result in a direct loss of revenue— something any small business can't afford.

You need to protect your assets with the proper insurance plan. Our trusted team of agents is here to advise you throughout every step of the process, from consultation to covered.

Coverage Details

We offer flexible music studio insurance coverage, allowing you to create a custom policy that meets your needs. Whether you're just starting production or always working with new talent, Clarion Associates can help provide the essential protection and coverage you and your studio need.

Our In-Home Business Insurance Plan provides essential coverage for your in-home studio, and we also offer flexible optional coverage as your business grows. This plan is available in all 50 states and D.C., regardless of the homeowners' insurance provider. Essential coverage includes:

- Up to \$1,000,000 in business general liability coverage, for both on and off-site work.
- Up to \$100,000 in business personal property (BPP) limits, protecting your instruments and equipment whether you're in-studio or on-location.
- Up to \$5,000 per person of medical assistance coverage should anyone be injured on your premises.
- A standard deductible of \$250

Our plans also include additional, optional coverage choices. These options allow you to craft a policy that meets the evolving needs of your business. Optional coverage includes:

- Business liability limits of \$500,000 and \$1,000,000, in addition to the \$300,000 of coverage already provided.
- Up to \$25,000 in on-premise, and up to a \$5,000 sublimit in off-premise electronic data processing equipment coverage. Please note that no other policy limit may be added to this sublimit.
- Up to \$10,000 of on-premise, and up to \$5,000 of temporary off-premises money and securities coverage.
- Identity fraud expense coverage of \$25,000, with an additional \$5,000 in coverage for advertising expenses to help restore your studio's reputation in the event of identity theft or data breach.
- Additional personal property coverage above the \$5,000 already provided.
- The option to add additional coverage or insured's. Eligibility depends on your specific business and insurance policy. Call or email an agent today for further details.

Eligibility

Your music studio must meet the requirement of being a retail or service business operated from the insured's place of residence to qualify. Eligibility requirements include:

- Your business must be operated by the insured and/or an immediate family member who resides in the insured's household.
- Your business can not employ more than ten people, excluding distributors and independent contractors such as artists.
- Your business must be incidental to the occupancy of the insured's home.

Contact Us Today!

Clarion Associates are one of the industry leaders in musical equipment and instrument insurance. We've spent the past 45 years working directly with musicians and producers of all kinds, providing them with the security and peace of mind to worry less about their business and focus more on their art. Talk with one of our trusted advisers today to craft a policy that'll help you maintain stability, as well as your sense of calm, should anything happen to your investments.