

Who Needs Musical Instrument Insurance?

A high quality, finely crafted, or even rare musical instrument can cost a significant amount of money. Depending on the materials used, the year of manufacture, the number of same instruments available, or even the previous owner's identity, a musical instrument can quickly become quite costly. Given the amount of money and time one spends to find and purchase the ideal musical instrument, it's understandable that musicians often form a special bond with them.

A musical instrument is undoubtedly a precious asset, for both economic and sentimental reasons. With this in mind, it's easy to understand the importance of instrument protection. Like with other valuable items, the owner of a musical instrument can get an insurance policy that will provide coverage in the event of damage, loss, or theft. So who needs musical instrument insurance? Let's find out in this brief article.

Who Is Musical Instrument Insurance Really For?

A musical instrument can be priceless and irreplaceable for many. To a professional musician, a musical instrument is likely something they depend on to make a living. If their musical instrument were to get lost or damaged, they would have to minimize the time they're without it – otherwise, they won't be making any money.

The same thing goes regardless of whether you're an independent artist or even a member of a band or orchestra. Many professionals will also be traveling frequently with their instruments to perform in various venues around the world. Anything can happen; you never know when your instrument will react badly to the pressure changes in the plane or even fall out of the overhead bin. Without your musical instrument, there will be no performance.

Additionally, if you're a music teacher and something goes wrong with your instrument, there will be nothing for you to teach. If you're a music student and need your instrument to attend your courses, being left without it could be quite detrimental. Even if you're just a dedicated hobbyist, a damaged or stolen instrument can be a significant personal and economic loss.

Another group that would benefit from musical instrument insurance is collectors. Instrument collectors tend to own significantly expensive, rare, or vintage instruments. Anything can happen in life, and it's best to be prepared. Should the unexpected occur, a good insurance policy will cover the cost of any repairs needed and any consequent depreciation in value.

Whether you're a professional, an independent musician, a hobbyist, or even a collector, securing your artistic investment is imperative. If you own an instrument you can't afford to replace or simply want to safeguard, you should strongly consider protecting your investment with musical instrument insurance today.

Why Get a Specialized Musical Instrument Insurance Policy?

The benefits of specialized musical instrument insurance go far beyond those of an ordinary household insurance policy. Household insurance will sometimes exclude musical instruments outright or offer coverage for specific named perils but only inside your home. Furthermore, it typically tends to cover only a percentage of the insured instrument's value, meaning it won't offer sufficient protection for rarer and more expensive instruments.

On the other hand, specialized musical instrument insurance is different. It offers protection from accidental damage, loss or theft for all kinds of musical instruments and other equipment, whether you're at home or on the road. Musical instrument insurance gives policyholders the peace-of-mind to focus on their art, rather than worrying about the world's what-ifs.

Conclusion

Accidents can happen anytime, and a specialized insurance policy that offers sufficient coverage for your musical instruments can be a lifesaver. We at [Clarion](#) have developed unique, customizable policies designed for musical instrument owners. We offer [benefits](#) you won't find anywhere else – including worldwide coverage for professional usage and even against earthquakes and floods. We also provide coverage for replacement or rented instruments, ensuring you're protected no matter what.

At Clarion Associates, we have over 40 years of experience insuring musical instruments for thousands of musicians worldwide. We offer access to one of the largest networks of authorized dealers and repairers in the industry. Not only that, but we understand your concerns and will settle your claims quickly and fairly. Reach out for a [quote](#) today, and see for yourself why Clarion is a trusted partner you can count on for your musical instruments' protection.