## **Piano Insurance**

Your piano is likely one of the most prized possessions you have. Whether a compact upright or extravagant grand, you want to make sure your source or art and work of art is properly protected. Life happens, and when it does, piano insurance from Clarion Associates is here to protect you and your piano against anything that life may throw your way. Whether you're an expert, up-and-coming professional, or even a collector, we offer flexible policies and coverage options that help meet your needs.

## Why Insure Your Piano?

Pianos last a lifetime, and if properly taken care of several more beyond that. You may have inherited yours, or wish to pass your own down when the time comes. Insuring your piano helps to ensure that it will be enjoyed and taken care of for many generations to come.

Thankfully for most people, your piano is already covered under your homeowner's insurance policy, although there are certain things to consider. Most homeowner's policies have various coverage limits, including limits on certain items such as jewelry and collectibles. While your piano will most likely be covered under general household goods, it may need a personal property rider. Talk with a trusted adviser today to discuss your specific needs so our agents can customize a policy that's right for you.

One of the most important precautions to take when insuring your property is to have detailed records should you need to file a claim. This not only helps to resolve your claim rapidly but will also ensure you're getting proper repair work or a replacement for your specific piano. Be sure to include the piano's brand, model, serial number, and size. We also recommend having some photographs on record as well. Not only is your replacement value often determined by this information, but you can use it to help estimate an appraisal as well.

## Why Clarion Associates?

Clarion Associates is a third-generation family-owned company with over 50 years of experience in the insurance industry. For the last quarter-century, we've focused our efforts on helping to meet the needs of musicians. As an industry leader in music insurance, we work with a range of clients, including a multitude of respected musical associations and societies, as well as over 13,000 musicians worldwide.

We pride ourselves on providing you with personal service that exceeds your expectations. We're here for you when you need us most, giving you the peace of mind you deserve. Contact a trusted Clarion adviser today to map out your specific needs, so we can help customize your coverage and create a policy that's perfect for you.