

Retail Insurance Plan

Being a small business owner presents plenty of unique challenges. Ensuring you have a good location, great staff, and a steady stream of customers can be daunting, and this doesn't even begin to touch on the unique challenges presented to music retailers.

Providing quality instruments to your community is only the beginning, your shop may also provide servicing such as cleaning and repairs, or your shop may offer music instruction and lessons as well. Music retailers face several unique risks and liabilities because of this, and as such should take all necessary precautions to ensure they're properly protected.

At Clarion Associates, we offer comprehensive policies at competitive rates that can be customized to meet the exact needs of you and your business. Our retail insurance plan offers an extensive array of coverage designed to protect you and your business against any potential problems that may arise.

Our retail property insurance coverage provides protection for your instruments, equipment, and the music shop itself. Liability coverage provides compensation for any damage or injury that may potentially be caused by your services or products. Product liability coverage offers protection against any accidents and instrument damage due to unforeseen circumstances such as vandalism, fire, or theft.

If you're forced to temporarily close for repairs or other covered events, lost income coverage can help reimburse wages during your downtime. Crime coverage helps protect your business from theft, vandalism, damage, and any other crimes that may occur to you or your property.

Why Choose Clarion Associates?

Clarion Associates is a third-generation family-owned and operated business with over a half a century of insurance experience. Over the last 25 years, we've devoted our focus on meeting the needs of musicians and the broader music industry, and are a respected leader in music insurance. We've been recognized and endorsed by many renowned musical schools, universities, and other institutions for our exceptional coverage and personalized service.

Our agents offer rapid response and prompt processing of your claims, helping to minimize downtime and allowing you to continue providing musical instruments and servicing for your community. Contact a trusted Clarion adviser today for a consultation that maps out your specific insurance needs, so we can customize a policy that's perfect for both you and your business.