

# Why Is Musical Instrument Insurance Necessary?

As a musician, you've probably spent a considerable amount of money on your musical instrument – let alone the time you invested into researching and finding the one that best suits you. There is also just that special bond between you and your musical instrument. Given the deep investment, you naturally want to protect your instrument.

No matter how careful you are, if you're using your instruments, they'll be subject to wear and tear – or even worse, theft and accidents. Insuring your property against the unexpected with musical instrument insurance is the best way to stay protected. Let's see why.

## Accidents Happen

Instruments can easily be damaged, even in the safety of your own home. Exposure to direct sunlight and heat is one of the most common factors that can cause wear and tear. Moisture is another key factor that can significantly affect your instruments' integrity over time. Dust and dirt are another critical thing to avoid if you want to protect your instrument and prolong its life. Damage from failure to store and maintain your musical instruments properly can be irreversible or extremely expensive to fix.

Something anyone with a high-quality musical instrument needs to do is always store it in a weatherproof case, away from sunlight, heat, moisture, dust, and dirt. When on the move, make sure you're securely transporting and storing it at all times to avoid any damage.

However, even the proper precautions and instrument care may not always be enough – as accidents can always happen in life.

Whether you're at home practicing or performing on tour, all it takes is one freak accident or mistake to damage your instrument irreversibly. Natural disasters such as an earthquake or flood could damage your instrument and ruin your investment, not to mention house fires.

Another unfortunate issue musicians may face is having their instruments stolen. The risks are too high not to protect yourself.

So if you prefer focusing on honing your art rather than worrying about what could happen, musical instrument insurance is the best answer, and choosing the right [musical instrument insurance](#) is the key.

## Homeowners Insurance May Not Be Enough

Household insurance policies impose a limit on the total property damage claimed, or even a limit per item. Some exclude musical instruments or offer per-item coverage that is lower than their actual cost. This means you would need to request a rider on your policy that would

specifically provide coverage for your instruments, which often significantly increases the premiums.

There are some additional pitfalls here as well. Homeowners insurance is usually not all-risk, meaning it will only cover damage from named perils such as theft or fire, but not necessarily flood. It will also not cover professional usage. Furthermore, homeowners' insurance policies will most likely not cover your musical instruments once they leave your home. Which for any professional or training musician is simply untenable.

## The Benefits Of Musical Instrument Insurance

When choosing insurance for your musical instruments, you should pay attention to the specific features and benefits each policy offers. An excellent specialized musical instrument insurance policy will cover professional usage, breakage, and even damage from natural disasters such as earthquakes or floods. It will also provide coverage for borrowed or rented instruments while yours is being repaired.

Clarion Associates proudly offer our clients all of these policies and more, as well as access to one of the nation's largest networks of authorized dealers. Our specialized musical instrument insurance offers a wide range of [benefits](#) that will allow you to focus on your art, rather than worrying about the future. Clarion Associates is proudly here for you and your instruments.

## Conclusion

Purchasing a musical instrument can be a significant investment, both personally and financially. This is true for anyone, but it's especially true for professional or training musicians who use extremely delicate equipment.

Unfortunately, even with proper care and maintenance, your instrument isn't guaranteed to be safe and protected. Accidents happen all the time – even at home. Thankfully, Clarion is here for you to help when they do.

Our specialized, comprehensive musical instrument insurance plans are trusted by thousands of musicians all over the world. Contact us today and speak to our team for a [quote](#) and find out why Clarion is the perfect solution for protecting your musical instruments.