## **Don't Get Spooked By Unexpected Scares**

A guitar falling off the strap and crashing on the floor in slow motion during a show. A flooded apartment with a set of drums floating about. A stolen vintage violin hastily handled and moved about. A van catching fire and destroying all of the equipment on tour. A piano dropped and smashed to bits by movers.

It's that time of the year! With Halloween just around the corner, spooks and scares are everywhere! But there's no need to get spooked by unexpected events. Keep reading to find out how to stave off the shock from the unexpected when it comes to your musical instruments this scary season.

## **Accidents Happen All the Time**

A finely crafted, customized, or rare musical instrument is undoubtedly a precious asset. Depending on the materials used, the year of manufacture, the number of same instruments available around the world, or the previous owner's identity — instruments can cost anywhere between a few hundred dollars to an unfathomable fortune. We also can't forget the special bond one shares with their musical instrument, which is truly priceless.

Like any other valuable item – regardless of whether it is of financial or sentimental value – the importance of proper protection cannot be discounted. Irrespective of whether you are a professional musician, a dedicated hobbyist, or a seasoned collector, proper musical instrument care should be your primary priority. Yet sometimes, doing your best to maintain and care for your musical instrument won't be enough – because unfortunately, accidents and unexpected events occur all the time.

The truth is that your musical instruments can easily get damaged, even in the safety of your own space. All it takes is a single sloppy move or one moment of bad luck while practicing or transporting for your musical instrument to hit the ground and get destroyed.

At the same time, your musical instrument can face a variety of natural disasters as well. Your home or the venue you are performing in can catch fire at anytime – especially this time of the year with all these jack-o-lanterns around!

Hurricanes, floods, and even earthquakes can also unpredictably occur at any moment and can easily be disastrous for your property. In such an event, there is little to no chance that a protective case will actually protect your musical instrument.

We also can't forget the seasonal and temperature changes during Autumn that can dramatically affect your instrument. Heat, cold, rain, humidity, and other elements of weather can impact its finish, and possibly cause your instrument to warp or even crack.

Another concern musicians risk is their musical instruments getting damaged while traveling. A mild car crash or a sloppy move while handling can be all that it takes to ruin your investment and prized possession — even pressure changes during a flight can sometimes be catastrophic to more fragile instruments.

As if all the above risks weren't enough, there is always the possibility of theft. If a burglar breaks into your home while you are out — possibly trick-or-treating — you can kiss your beloved instrument goodbye. Touring musicians also face risks of having their instruments stolen, whether off their person or out of their tour vehicle.

## **Get Protected and Avoid Unexpected Scares**

With all these risks, your peace of mind is at risk as well. Buy yourself some peace of mind with proper instrument protection so you can focus on your art or collection rather than fear the unknown or unexpected.

At <u>Clarion</u>, we're here to back you up when things get scary! We offer over a half-century of insurance experience, spending the last quarter-century devoting our focus on meeting the needs of musicians and the music industry.

Our specialized musical instrument insurance policy travels with you wherever you go and offers a wide range of <u>benefits</u> you won't find anywhere else. Reach out for a <u>quote</u> today and stop getting spooked by those unexpected scares!