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Insure You Musical Instruments and Stay at Peace

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Are you a music admirer, lover, or a composer? Any of these would understand the importance of music in life and the instruments that create melodious tunes. If you are among those who think that your instruments are covered under your homeowners/renters insurance policy, then you are wrong. Musical instruments need to be insured separately under a special insurance policy. Many may feel this is unnecessary and expensive, but think again! What if your instruments get stolen or accidentally damaged, what would you do then? Would it be easy for you to repair or buy equipment easily at cheap rates? It is difficult to do so. Your homeowners/renters insurance company will not be familiar with the loss and will have trouble settling a claim for your instrument.

Hence, it is smart to get your instruments insured and not hinder your work. You must start looking for a reputable musical instrument insurance provider that provides violin insurance, cello insurance, guitar insurance, harp insurance and insurance for all other instruments. Clarion Associates covers a wide range of musical instruments under its insurance policies. Clarion Associates offers policies that are "All Risk" which means everything is covered except the short list of specific perils that are excluded; "Worldwide" which means the instruments are covered anywhere they are located; "Valued at Basis" which means at the time of loss you collect the amount of insurance shown in the schedule of insured instruments regardless of the cost to replace; "Difference in Value" which allows the insured to collect any difference between the insured value before the loss and after the loss settlement; "Right of Repurchase" which gives the insured the right and option to repurchase an instrument that has been involved in a claim and is recovered at a later date; "Clarion Business Interruption Endorsement" which allows the insured to collect up to $500 for lost gig fees (if any) if an event has to be cancelled due to an instrument sustaining a covered loss; "Newly Acquired Instrument Coverage", which provides the policy holder with 30 days of free coverage for newly acquired instruments; "Borrowed Instrument Coverage" which allows the insured to get 30 days of free insurance for instruments that are borrowed in contemplation of purchase; "Replacement Instrument Coverage" which allows the insured to have free insurance coverage for an instrument that is temporarily replacing an instrument that is being repaired due to a claim; "Inflation Guard Coverage" which allows the insured (in certain circumstances involving newly manufactured instruments) to collect more than the limit show in the policy; and "Partial Loss Damage Coverage Enhancement" which allows the insured the option to keep any of the salvage parts of an instrument after a loss. All these UNIQUE enhancements are provided to Clarion Associates customers.

Clarion Associates also has a 24/7 claim hot-line for its valued customers who travel around the globe. For the past 25 years Clarion Associates has offered customers complete support and assistance through their vast knowledge base in the musical instrument insurance sector. It offers flexible policies to professional musicians for covering either low value or high value instruments. Premium is calculated on the basis of the policy chosen depending on the policy rate and actual worth of the instruments. Musical instrument insurance coverage reduces the risk factor and assures a safeguard.

Clarion Associates has been a leader in the industry for providing remarkable insurance for musical instruments. They customize policies according to clients' needs to satisfy them to the utmost with state of the art technology. Selecting the right and most reliable insurance provider is important. The services of Clarion Associates keep your worries about your musical instruments at bay.

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The writer brings to notice the outstanding and reliable offerings of Clarion Associates, a musical instrument insurance provider that offers customization of a violin insurance, harp insurance policies and more for a music recording studios in New York.

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