

What Are The Costs And Benefits Of Getting Musical Instrument Insurance?

Getting musical instrument insurance may feel like an unnecessary luxury to some, but the reality is quite different. Musical instruments can cost a significant amount of money, and repairing them or replacing them can be rather costly.

As a musician, you probably consider your musical instrument to be one of your most precious possessions. You value the time and effort put into finding the perfect musical instrument, and you value the money you spent on it. The thought of it getting damaged or lost is a nightmare – especially if you depend on your musical instrument to earn a living.

No matter how careful you might be when it comes to your instrument's protection, life doesn't always go as planned. When things do go wrong, having musical instrument insurance helps you get back to focusing on your music and further honing your craft.

The Pros and the Cons Of Getting Musical Instrument Insurance

Not everyone who owns a musical instrument needs to insure them. For example, if you own an acoustic guitar that primarily acts as a display piece rather than something you play, musical instrument insurance is almost certainly not needed. However, you can use your discretion to determine your level of need.

For professional musicians who depend on their music to make a living, getting specialized insurance for their instrument is necessary. While proper instrument care is essential, it will not guarantee that your valuable musical instrument will last forever. Accidents, theft, and other things that can deprive you of your precious instrument happen all the time, whether in the safety of your home or on the road. Repairing it or buying a new instrument out-of-pocket can be quite expensive, time-consuming, and stressful.

Musical instrument insurance will save you from the trouble and expense, as it offers coverage for both repairing and replacing your damaged, lost, or stolen instrument. If you are a collector of rare, expensive, or irreplaceable instruments, musical instrument insurance is essential to you. It will cover both the cost of any repairs in case something goes wrong and any resulting depreciation in your instruments' value.

Why Get Clarion's Specialized Musical Instrument Insurance?

Getting musical instrument coverage as a part of your homeowners' insurance policy is an option for protecting your instruments, but may not be the best one. In most cases,

homeowners' insurance is inadequate, as it only covers damage from specific causes inside your home. These policies also typically only cover a small percentage of the insured instrument's value, meaning that your valuable instruments would get insufficient protection - and having inadequate insurance is more or less like having none at all.

A specialized musical instrument insurance policy offers you the peace of mind you need, so you can focus on your music rather than worrying about the hassles of insurance. [Clarion's](#) specialized musical instrument insurance provides complete comprehensive coverage for all of your musical instruments and equipment. We have developed unique policies designed for owners of musical instruments and recording equipment. We have been serving musicians for more than 40 years, so you can rest assured that we understand your concerns and commit to alleviating them.

We offer coverage for various instances, including professional usage, breakage, and even earthquakes and floods. We also provide coverage for borrowed or replacement instruments, offer access to a nationwide dealer network and even offer an option to keep any undamaged parts from your beloved musical instrument after repairs.

Conclusion

Taking good care of your musical instrument is essential if you want to prolong your instrument's life. Unfortunately, it won't necessarily mean that your instrument will last forever. The possibility of theft or loss is always present, and accidental damage can happen all the time.

While you can't predict accidents and other misfortunes, you certainly can be prepared. A good, trusted, specialized musical instrument insurance policy will save you a lot of money and time when things go wrong, and Clarion is here to provide it.

Our musical instrument insurance offers worldwide coverage and a wide range of unique [features and benefits](#) that have made us the number one choice for over 13,000 professionals, amateurs, collectors, museums, makers, and dealers. Contact us for a [quote](#) today, and find out for yourself why Clarion's musical instrument insurance is synonymous with instrument protection.