

Clarion VS. Homeowners Insurance

May the best value win

COVERAGE* VALUE FACTORS

CLARION

HOMEOWNERS

“Valued At” Claim Basis: *The amount you insure is the amount you collect. No negotiating for guaranteed replacement cost.*

COVERED

Replacement cost: *Can replace with like kind and quality*

Professional usage

COVERED

Never covered

Breakage

COVERED

Typically excluded

Earthquake

COVERED

Typically excluded

Flood

COVERED

Never covered

Replacement instrument coverage

COVERED

Never covered

Inflation guard

COVERED

Never covered

Difference in value coverage

COVERED

Never covered

Right to repurchase

AT YOUR OPTION

No option

Right to keep undamaged parts

AT YOUR OPTION

No option

SERVICE VALUE FACTORS

40+ years of experience

YES

Doubtful

Insuring over 13,000 musicians

YES

Doubtful

Endorsed exclusively by 30 national musicians' associations

YES

Doubtful

Claim settlement expertise

YES

Doubtful

Ability to issue policies-same day

YES

3 weeks, at best

Ability to provide musical instrument insurance references

YES

Doubtful

Recognized by the American Symphony Orchestra League (ASOL) and the American Federation of Musicians (AFM)

YES

Doubtful

Insuring over 30 symphony orchestras

YES

Doubtful

National Dealer Network

YES

Doubtful

Knows the difference between a Bow Frog and a Bull Frog

YES

Definitely not!

CLARION FEATURES AND BENEFITS

COVERAGE FEATURES

Breakage coverage

Earthquake coverage

Flood coverage

Replacement instrument coverage

Difference in value coverage

Right to repurchase

Right to keep undamaged parts

SERVICE FEATURE

40+ years of experience

Insuring over 13,000 musicians

30 exclusive endorsements

Claim settlement expertise

COVERAGE BENEFITS

Covers the cost of repair should you simply break your instrument.

Covers the cost of repairing or replacing your instrument in the event of an earthquake.

Covers the cost of repairing or replacing your instrument in the event of a flood.

Provides insurance coverage for an instrument you borrow or rent to replace one that is being repaired on a covered claim.

Provides coverage for the difference in the value of an instrument before a loss and the value of that instrument after the loss, if any.

Provides the option to repurchase a stolen/lost instrument in the event it is found for the same price that was paid to that customer for the settlement of that loss.

We recognize that instruments have sentimental value and owners sometimes desire to keep undamaged parts in the event of a loss. The Clarion policy provides that option.

SERVICE BENEFIT

With over 40 years of musical instrument insurance, you can feel confident that Clarion is committed, and will understand your concerns, during either routine servicing or during a traumatic claim.

Need we say more? From the \$2,500 to the \$7.5 million instrument we can handle it and do for over 13,000 professionals, amateurs, collectors, museums, makers and dealers.

You can be assured that in order to gain the exclusive endorsement of so many musician associations, we must be good!

Specializing in musical instrument insurance for over 40 years has allowed us to develop an unmatched understanding of musical instrument claims and how to

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settle them quickly and fairly.

Same day policy issuance

Over the years we have continued to invest in the best possible technology which allows us to efficiently issue policies. If you're interested, we can issue your new policy the same day you call. See if your homeowner insurance company can promise that 😊

Ability to provide references

Doesn't it make sense to get references from your insurance company from other customers? Well, please ask your homeowners insurance company to provide references of other musical instrument insurance policy holders that they service.

National dealer network

Network of selected dealers and repairers throughout the USA helps us expedite the settlement of claims and gives our customers a trusted repairer when they are in a strange city and need repairs or unexpected adjustments.

Violin Frogs and Bull Frogs

Homeowners insurance companies are great for insuring houses however for your valued musical instrument, please consider Clarion Associates, Inc. 🐸