

and temperature are reason enough; but such activity is generally not acceptable by your insurer and will void your coverage. When driving, do not leave instrument cases where the sun can cook them, or in the trunk where heat from the exhaust or transmission can also damage the varnish.

3) Any quality instrument should have a good hard case and that is utilized as much as possible when the instrument is not being played. The case is the safest place for an instrument not in use. The case should be closed and latched, whenever an instrument is in it. Many accidents result when cases - that are shut but not latched- are picked up and the instrument spills out.

4) Many young players carry instrument cases like backpacks- risky behavior, especially for cellists. Straps can break, or players can lose their balance and the player and/or instrument can be hurt in the resulting fall. Young children in particular need to be taught to move carefully if they have an instrument on their back.

In Conclusion

Please remember that these recommendations are not all inclusive, but they do stem from our own experience over many years. We know you always try to be careful with your instruments and hope you do not experience the sorrow of damage to your instrument. An ounce of prevention is better than a year of restoration, but if a loss should occur, you will be glad to have good insurance.

And now, a word from our attorney:

Under no circumstances whatsoever shall Charles J. Rufino Violin Maker LLC or any d/b/a/ or subsidiary be liable for any indirect, consequential, or punitive damages arising from following the advice or suggestions contained in this document. In the event of any damage to any person or entity due to reliance on the advice or information in this document, the maximum liability to Charles J. Rufino Violin Maker LLC or any subsidiary to the shall not exceed the consideration paid for this information.

Notes

About Charles J. Rufino

Master Violin Maker Charles J. Rufino studied violin making and restoration for ten years in some of the finest studios of Europe and the United States. Since 1983 from his own studios in Huntington, Long Island and New York he has made instruments considered by experts to be the equal of old Masters. Today, Rufino instruments are used by discerning musicians and heard live and in recordings of concerts and television, movie and Broadway soundtracks.

He established *The Long Island Violin Shop* to share his expertise with string teachers and their students. The *LIVS* specializes in excellent affordable instruments and expert services for serious young string players. Mr. Rufino is a member of The American Federation of Violin and Bow Makers, *L'Entente Internationale des Maitres Luthiers et Archetiers d'Art*, and the String Industry Council of the American String Teachers Association (ASTA) He is a well known spokesman for his art, and presents an illustrated PowerPoint lecture ***The Art and Lore of the Violin*** numerous times each year to student and professional groups.



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Introduction

Fine instruments and bows are easily damaged and expensive to repair, thus insurance protection is vitally important. As insurance products vary greatly, understanding your coverage is essential: in the emotional turmoil following an accident or loss nobody wants to learn their coverage is insufficient.

With good insurance coverage, a damaged instrument will be repaired by the artist of your choice or replaced at minimal cost, and additionally you will be compensated for any loss of value after repairs are completed. You will need a current insurance appraisal, which most instrument dealers will provide free at the time of purchase. Keep the original with your purchase receipt and send a copy to your insurance broker.

Ascertain that the insurance company issuing the policy (the "carrier") will issue an unconditional payment for any loss. Make sure they will not dictate who will do the repair, nor supply you with a replacement instrument of their choice. Be sure you understand the *Exclusions of Coverage* that can void your protection, *i.e.* theft from an automobile or weather damage.

We recommend that you insure your instruments with a musical instrument specialist. If you are a professional, the coverage is tax deductible. Another tip: many policies have a minimum coverage limit of approximately \$10,000 so if you have a collection of instruments of moderate value they may all be covered under one policy at no extra cost.

Please note we are not in the insurance business nor are we compensated for any referrals to insurance companies. Our only interest is that our clients be able to make informed decisions about their insurance coverage. These observations are based on our 30+ years of experience dealing

with bowed instruments and consulting with insurers. After you read this guide you should be better able to choose the insurance that will be best for you. Then you can ask your agent to get the most specific and useful answers...exactly what I do when I have a tough question!

Some well respected companies that supply musical instrument insurance include:

Clarion Associates (800-VIVALDI)

www.clarionins.com

Heritage Insurance (800-289-8837)

www.heritage-ins-services.com

Larks Insurance Group

<https://www.larkinsurance.co.uk/>

Merz-Huber (610) 544-2323

<http://www.merzhuber.com/musical.htm>

Anderson Group (781)834-6578

<http://www.andersongroup.us>

HOMEOWNER'S POLICIES AND MUSICAL INSTRUMENTS

Homeowner's policy have low premiums but big problems. When insuring musical instruments, generally an Ho-61 endorsement is attached to a policy. Some of the problems include:

A) A homeowner's policy almost never approves professional use of an instrument and you will void the terms and coverage of the policy if you ever play for money, no matter how little.

B) The value of the insured instruments may be determined at the time of loss or damage. Even though an appraisal was required at the initiation of the coverage, the insurer may force the settlement into arbitration or litigation. "Agreed Value Coverage", guarantees the amount the insured will be paid in case of loss but is rarely part of a homeowners policy of an Ho-61 endorsement.

C) Homeowner's insurance companies generally have a limited knowledge of musical instrument

values, devaluation, repair costs, etc. A lack of this type of knowledge can slow down resolving claims quickly and easily.

D) Many homeowners' insurance companies don't accept musical instruments of high value.

E) There is nothing specific about devaluation caused by breakage in the homeowner's form.

DEVALUATION COVERAGE

Devaluation insurance compensates for loss of value in the case of severe damage. Instruments and bows of high value are particularly susceptible to such loss and the failure to have devaluation coverage on your policy can be devastating.

Imagine a violin insured for \$200,000 damaged in an accident. The restoration cost was \$30,000 and the instrument value was diminished by \$90,000. The total payment was \$120,000 as the instrument could no longer command the same price as before. Now imagine a bow valued at \$30,000 suffering an accident in which the head is broken off. The orchestra that provided the musician's insurance was a policy with no devaluation clause. The insurance company would offer \$400.00 to repair the bow, but would not pay over \$25,000 in devaluation.

Many policies not specific to musical instruments do not have a devaluation clause, and therefore do not provide such coverage. Many insurance adjusters are not comfortable with the concept of devaluation, so this should be clearly spelled out in the policy. If you have any questions about the coverage on your instrument, contact your agent. If you need to update your appraisal or learn the value of your instruments or bows, please contact us.

TRAVELING WITH INSTRUMENTS

This is not strictly an insurance issue, but we include it because so much catastrophic damage occurs when instruments travel—especially by air.

Minimize risk to your instruments if you travel with them by air. Contact your airline for specific regulations and requirements- whenever possible, ask for a written policy to present at the airport in case you encounter gate personnel unaware of company policy.

Keep instruments, especially cellos, out of aircraft cargo holds while traveling unless packed in a special case. ***A standard instrument case is NOT adequate protection for a cello in the cargo hold, and destruction of an instrument is likely.*** You may invest in a high quality "ATA" shipping case, or a padded "super-bag" that fits over cello cases for more protection. We use the Gage Cello case (also available for rent). These super-cases are much larger and heavier than regular cases and are challenging to use. The best protection while in flight is to carry the instrument onto the plane or buy a seat for the instrument.

This should be rigorously checked with the airline before you arrive at the airport. Accidents can result from luggage being stacked on top of the case, impact from luggage handling equipment and conveyors, and temperature and humidity changes. The economics of airlines these days dictate that many flights are over-sold and some airlines may try to bump your cello off a flight to let a person travel. Ask for some assurance that your travel plans will not be interrupted.

Automobile travel is the second largest source of instrument damage. Do not ever leave instruments unattended in motor vehicles; the risk of theft and damage from changes in humidity