

Musical Instrument Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the music industry, from minor risks to major exposures.

Our emphasis is on providing:

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of musical instrument insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

We can structure an insurance program that covers any or all of the following risks:

Cover Provided	Australia and New Zealand Wide	Studio Only Cover
Theft from location	•	N/A
Theft from locked vehicles following forcible or violent entry	•	N/A
Accidental damage	•	•
Fire, Burglary, Storm Damage, Earthquake, etc.	•	•
Replacement value new for old	•	•
Transit damage	•	N/A
Emergency hire of equipment (up to 30% of the sum insured)	•	•
Cover for hired/loaned equipment - (up to \$2,000)	•	•
New equipment automatically covered (up to 10% of the total sum insured)	•	•
No claim discounts applied to premiums	•	•
Temporary and Annual Worldwide extension available upon request	•	N/A

Public Liability Insurance

Essential protection for all musicians, this covers your liability for claims by members of the public who suffer injury or damage to property while on your premises, or while you are working at their premises. You can also include cover for liability for goods in your care, custody or control. There are a variety of insurance limits to choose from, so let us tailor a package that suits you.

Let us work with you to develop an insurance program tailored to your specific requirements.

As well as musical instrument insurance, we can provide cover for any or all of the following: equine & livestock, photographic equipment, bathing boxes, town planners, business package, credit, employment practices, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, personal accident, professional indemnity, energy, promotional, and worker's compensation.



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General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual circumstances, to act upon the information. The document is a summary of the insurance, so please refer to the policy and our product disclosure statement prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.