



MUSICAL INSTRUMENT INSURANCE FOR SYMPHONY ORCHESTRAS



COMPREHENSIVE COVERAGE FOR YOU. AN IMPORTANT BENEFIT FOR YOUR MUSICIANS.

The Symphony Orchestra Musical Instrument Program was originated by Merz-Huber in 1937 and acquired by Huntington T. Block in 2014. It is the program of choice for more than 5,000 musicians and teachers, as well as 40 symphony orchestras, professional musical associations, dealers and manufacturers.

PROGRAM HIGHLIGHTS:

"All Risk" Worldwide Coverage: All risk of physical loss or damage perils are included, except what the policy specifically excludes such as *wear and tear*, *inherent vice*, and *war*. Please review the policy for full list of exclusions and coverage terms.

Inflation Guard: This coverage provides replacement cost for instruments up to 10 years old for a period of two years after purchase.

Loaned and Borrowed Instruments: The policy provides coverage for loaned or borrowed instruments for amounts agreed under contract with the owner, up to a limit of \$25,000. That limit may be increased with approval from underwriters.

Newly Acquired Instruments: Huntington T. Block provides coverage for up to 180 days for all newly acquired instruments.

In-transit Coverage: A high number of musical instrument claims occur while instruments are being shipped. The Huntington T. Block policy provides full coverage for instruments damaged in transit anywhere in the world.

Flood Coverage: Our policy does not exclude coverage for Flood losses.

Earthquake Coverage: Our policy does not exclude coverage for Earthquake (subject to underwriting).*

NEW! Optional Coverages: HTB offers coverages for:

- Faulty work by Luthier,
- Government confiscation of instruments/bows with ivory**; and
- Performance Interruption as needed.

Deductible: We offer deductibles starting at \$100, with higher deductible options available.

Billing: Quarterly and semi-annual billing options are available with no finance charges.

Appraisals: Appraisals are required to be within the past 12 months for instruments with a value of \$25,000 or greater.

1120 20th Street, NW, 6th Floor, Washington, DC 20036
855.219.3189 | www.HuntingtonTBlock.com



* May be excluded/purchased for additional premium in CA.

** Must meet CITES requirements regarding the transport of ivory.

Huntington T. Block Insurance Agency, Inc. is a licensed insurance producer in all states; Texas License # 17489; operating in CA under License # 0825502.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.