



## MUSICAL INSTRUMENT INSURANCE PROGRAM (FORMERLY THE MERZ-HUBER PROGRAM)



### YOU ARE PASSIONATE ABOUT MUSIC

Whether you are a student, play cello in a string quartet or you are a conductor for a symphony orchestra, at Huntington T. Block we are passionate about protecting your musical instruments, and so if a claim occurs, the performance will go on.

More than 6,000 individuals, performing groups such as symphony orchestras, manufacturers and dealers protect their musical instruments through the HTB Program. Offered since 1937, the program offers policy limits tailored to the unique needs of each insured.

### PROGRAM HIGHLIGHTS:

- All-risk protection
- Worldwide coverage, including while in transit
- Professional use covered
- Breakage covered
- Earthquake and flood covered
- Replacement instrument included
- Covers temporary instrument loans and borrows\*
- Inflation guard included
- Difference in value at your option
- Right to keep undamaged parts at your option
- Specialty in-house claims department

1120 20th Street, NW, 6th Floor, Washington, DC 20036  
855.219.3189 | [www.HuntingtonTBlock.com](http://www.HuntingtonTBlock.com)



\*Includes coverage for allowing someone to temporarily use your instrument or temporarily borrowing someone else's instrument. Coverage subject to underwriting approval. All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms and conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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