

Clarion VS. Homeowners insurance

May the best value win

<u>Coverage* Value Factors</u>	CLARION*	Homeowners*
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		
before and after a loss	COVERED	Never covered
Free shipping to a Dealer		
Network rep	COVERED	No network of dealers at all
Right to repurchase	AT YOUR OPTION	No option
Right to keep undamaged parts	AT YOUR OPTION	No option
<u>Service Value Factors</u>		
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	At best 3 weeks
Ability to provide musical		
instrument insurance references	YES	Doubtful
Recognized by the ASOL	YES	Doubtful
(American Symphony Orchestra League)		
Insuring 30 symphony orchestras	YES	Doubtful
National Dealer Network	YES	Doubtful
Knows the difference between a		
Bow Frog and a Bull Frog	YES	Definitely not

* For comparison purposes only. This is not an insurance policy. Read your policy, including its terms and conditions.

COVERAGE FEATURE

Breakage coverage
Earthquake coverage

Flood coverage

Replacement instrument coverage

Difference in value coverage

Free shipping to a
Dealer Network Rep.

Right to Repurchase

Right to keep
Undamaged parts

COVERAGE BENEFIT

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 to 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 cost of shipping coverage, typically excluded, to one of Clarion's Dealer Network Representatives.

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 instrument have sentimental value and owners will desire to keep undamaged parts in the event of a loss. The Clarion policy provides that option.

SERVICE FEATURE

40+ years of experience

Insuring over 13,000 musicians

30 exclusive endorsements

Claim settlement expertise

Same day policy issuance

Ability to provide references

National Dealer Network

SERVICE BENEFIT

With over 40 years of musical instrument insurance, you can feel confident that Clarion is committed, and will understand your concerns, either during 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 a musician association, we must be good.

Specializing in musical instrument insurance for over 20 years has allowed us to develop an unmatched understanding of musical instrument claims and how to settle them quickly and fairly.

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

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

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 Frog and Bull Frog

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