

# Musical instrument insurance

Supplementary information sheet on Harmonia



**Company:**  
Harmonia e.K.,  
Insurance broker for instrument insurance

**Product:**  
HARMONIA Musical Instrument  
Insurance

This sheet is for your information only and gives you a brief overview of the essential contents of your insurance. You will find the complete information in your contract documents (insurance application, insurance confirmation and insurance conditions). To ensure that you are fully informed, please read through all the documents.

## What type of insurance is it?

We offer you musical instrument insurance. With this insurance, we ensure that you are financially compensated for any damage to the insured items, such as your instruments.



### What can be optionally insured per instrument?

- ✓ At night time in unguarded vehicles.
- ✓ Rehearsal room.
- ✓ Piano transport.
- ✓ Replacement instrument in case of repair or total loss of the insured instrument.
- ✓ Changing stocks.

The insurance premium of an instrument increases according to the choice of these options.



### Which benefits are excluded?

- ✗ Instruments in unguarded vehicles are not insured between 22:00 and 06:00 local time.
- ✗ Unattended instruments are not insured in rehearsal rooms if these are located outside inhabited/patrolled buildings.
- ✗ Mechanical keyboard instruments such as pianos, grand pianos and harpsichords etc. are not insured against damage in transit.



**These exclusions can be included as an option (see box on the left).**



### How is my contribution calculated?

- For total sums insured (addition of the values of all instruments to be insured of the policyholder) up to € 1,000.00, the annual basic premium (net) of the policyholder is a flat rate of €25.00 (premium rate = €25.00 / total VS). Above this amount, the annual percentage contribution rate decreases continuously with the increasing amount of the total sum insured.
- The insurance premium is calculated net for each instrument by multiplying its sum insured by the percentage premium rate and the factor belonging to its corresponding instrument category.
- Our premium calculator informs you to the cent: <https://www.harmonia.eu/beitragsrechner>



### What do I do in the event of damage?

Please contact us immediately after a claim. We will send you a claim form which you must fill in truthfully and completely and send directly to the service provider.

If you need help in formulating the process, we will be happy to assist you. Should we require proof of value for your instrument, this must be submitted as soon as possible.