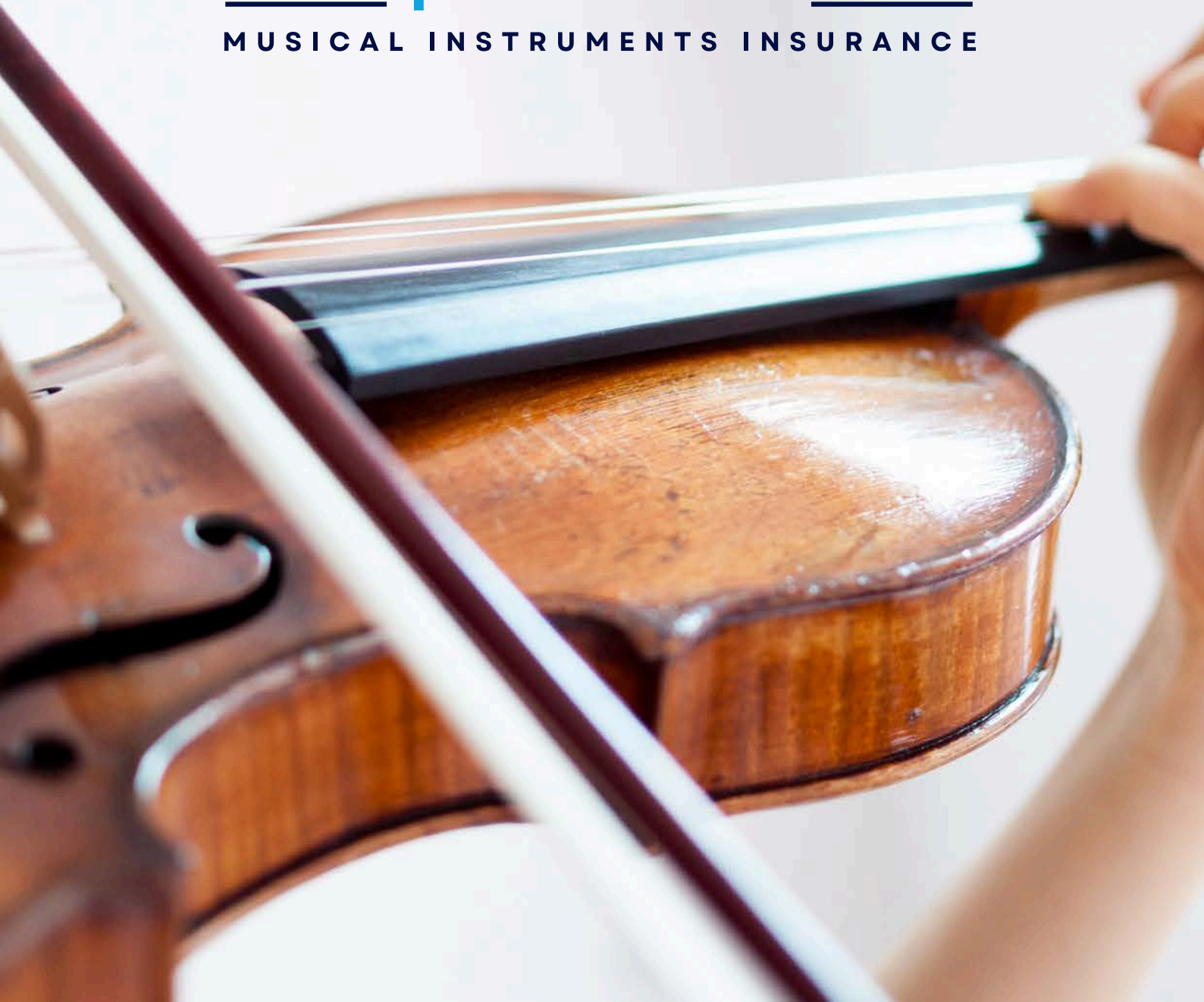


The logo for prelude, featuring the word "prelude" in a blue, sans-serif font, flanked by two sets of three horizontal black lines. Below the word is the text "MUSICAL INSTRUMENTS INSURANCE" in a smaller, black, sans-serif font.

**prelude**  
MUSICAL INSTRUMENTS INSURANCE





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**Claire Sanders**

Divisional Director  
Musical Instruments

**INTRODUCTION**

At HWS Specialty, we understand the value - both sentimental and financial - of musical instruments. It has been our privilege to provide insurance for some of the world's rarest and most exquisite instruments, working closely with musicians, collectors, dealers, and makers across the globe.

That's why we've aptly named our product '**Prelude**' - a tailored insurance solution designed to meet the unique needs of international orchestras, musicians, dealers, makers, and collectors. Whatever your requirements, we can craft a policy that provides the right level of protection.

We hope you find this brochure, including client testimonials, insightful. It is always an honour to receive positive feedback from our customers.

For more information, please don't hesitate to get in touch.

## ABOUT US

Whether you are an agent or broker needing placement for your clients' risks, or a business or individual requiring cover, HWS Specialty can help with comprehensive and tailored local and international insurance placement solutions.

For over 40 years, our passionate team of broking experts has built strong relationships with an extensive network of industry partners. This experience provides us with access to both global and local insurance solutions, helping to strengthen the future of clients worldwide.

HWS Specialty offer all-risk musical instrument insurance for musicians. Whether you are a musician or collector, we provide bespoke policies to protect valuable instruments against loss or damage, whether at home or while travelling.

HWS Specialty offer bespoke insurance solutions for orchestras, ensuring comprehensive protection for both the organisation and individual musicians. Our policy offers worldwide cover as standard, which includes insurance for instruments belonging to both the orchestras and the musicians. The coverage also includes personal use, not just with the orchestra.

“

*I have been working in collaboration with Claire Sanders for over 30 years and her experience in insurance of fine musical instruments is second to none. Claire Sanders has a thorough knowledge of insurance matters and she understands the special requirements of musicians, orchestras, foundations and private individuals, collectors and investors.*

*Jens Stenz Violin Maker and expert  
[www.stenz-violins.dk](http://www.stenz-violins.dk)  
<https://symphony-valuation.com>*



## OUR MISSION

- The Musical Instruments business is a core part of our Fine Art insurance product. Our clients include Orchestras, Collections, Dealers and Musicians.
- The Insurers at Lloyd's of London and Lloyds Europe remain consistent having been involved in this business for over 40 years guaranteeing a wealth of knowledge and experience, enabling us to provide a bespoke insurances.
- Our Service: With four decades of experience in Musical Instrument Insurance we are a highly experienced team which enables us to negotiate competitive premiums and bespoke policies.
- This product can be tailored for Musicians; professional, student, amateur, and retired, along with insurance for Orchestras, Dealers, Makers and Collectors.
- We customise the Basis of Valuation/Settlement to ensure that in the event of a covered loss that you are remunerated in the way you expect.
- We provide a personal and efficient claims service handled by our own in house London Claims team.
- Our people and our reputation are our assets. We have worked hard to create an exceptional team of high calibre insurance professionals who are passionate about clients, aspire to be seen as a trusted partner and relish the opportunity to challenge convention.
- We have an excellent reputation for integrity and professionalism. Your interests always come first. We have an uncompromising determination to achieve excellence in everything we undertake. We believe that client service is rewarded with client loyalty.
- Our specialist teams work in partnership delivering a full service approach based on your needs, allowing us to deliver integrated solutions which are fit for purpose. We constantly strive to anticipate the rapidly changing needs of our clients and to develop new services and products accordingly.
- We focus on industry sectors where our experience, expertise and resources set us apart from our competitors. Our dedicated risk management and claims management teams are vital to us in delivering a complete proposition to exceed customer expectations.



*I have insured my beautiful Guaragnini Violin with HWS in recent times and with the careful advice of Claire Sanders. I feel reassured that in the event of something terrible happening I will be looked after in the most comprehensive and caring way. The level of cover is very impressive and the premium reasonable in comparison to the competition.*

*Jack Liebeck renowned soloist and chamber musician.  
[www.jackliebeck.com](http://www.jackliebeck.com)*

## WHAT WE CAN OFFER YOU

**We understand the importance of structuring a policy to match our clients situation and make sure the policy and conditions are suitable for their needs.**

This product gives us the ability to look at each policy on an individual basis enabling competitive premiums and exceptional customer care.

### WHAT WE OFFER:

**World Wide, All Risks Insurance:** fire, theft, flood, loss, accidental damage and loss of value following accidents.

Up to **25% No Claims Discount** on policies (providing customer has been claims free in the last 5 years).

**Use by under 16's**, included.

**Short term coverage** during your policy period for up to one month, automatically included up to a value of GBP25,000 (or currency equivalent).

**Earthquake coverage** (certain territory restrictions may apply).

If you're a **Dealer** the insurance extends to loss or damage **whilst working on instruments**.

**Retired Musicians** premiums to better suit your own circumstances.

**Cover for losses from unattended vehicles whilst on a rest stop, no additional cost.** (Maximum value GBP500,000 or currency equivalent).

**Cover for loss and accidental damage by customs or other government officials**, can be provided.

The coverage also **includes personal use**, not just with the Orchestra.

**Orchestras and Collectors cover for new possessions** up to 25% of the Sum Insured.

**Hire charges** for up to 25% of the value of the item or to a maximum GBP5,000 (or currency equivalent) in an event of a claim.

**Hired Instruments** up to a maximum value of GBP20,000 (or currency equivalent) for up to 60 days hire.

If you're an **Orchestra** we can offer **free valuations** for your instruments and the musicians and **travel expenses in the event of a claim** up to a value of GBP1,000 (or currency equivalent).

Cover can be extended to include **Climatic Coverage**, if requested.

**For Collectors** we provide bespoke policies and rating.



*Claire Sanders has been looking after me and my instruments for over 25 years. I specially say me and my instruments since I believe the trust I have in her and the personal care I have been able to receive from her unique. I am very grateful she is in charge of my most valuable assets.*

*Mayumi Seiler, International Musician and leading Violinist.  
www.mayumi-seiler.com*

## YOUR QUESTIONS ANSWERED

### What type of policy is it?

The standard policy is 'all risks' cover; includes fire, theft, flood, loss and accidental damage based upon the instruments listed under the policy schedule with the amount stated, subject to an acceptable valuation or purchase receipt.

### What's not insured?

Please request a copy of the policy terms and conditions for the full list of exclusions under the policy, for example, War and Wear + Tear are excluded as standard.

### How can I start a policy?

A proposal form will need to be completed. We will then send you a quotation and if this is acceptable payment can be made.

### Do you accept different currencies?

Yes we can quote and accept payment in most currencies.

### How can I pay?

Cheque, credit card, or bank transfer.

### What's a no claims discount?

It's the discount provided under your policy for being claims free. This discount is up to 25%.

### Is there any excess or deductible?

No, not as standard.

### Will it insure my family too?

Yes. The instrument can be played by anyone, providing you trust them. Your family members can also be noted under the policy if you need them to.



*With HWS we have found a better insurance solution for our Musical Instruments than any of our previous insurances, lower premiums and better conditions – what's not to like? The collaboration with Claire Sanders works perfectly. We would happily recommend a musical instruments insurance with HWS anytime!*

*Tine Damsgaard Sorensen, Administrative Producer of the Copenhagen Philharmonic Orchestra  
[www.copenhagenphil.dk](http://www.copenhagenphil.dk)*

## YOUR QUESTIONS ANSWERED

### What happens if my instrument gets a crack caused by humidity?

Unless you have climatic cover under your policy then this would be excluded, please ask us for more information.

### What If I need to make a change under my policy?

Simply contact us by email, telephone or post. Once we receive this information from you, we will update your policy and send confirmation in the form of an endorsement.

### What do I need to do to prove the value?

For any values over GBP1,500 or currency equivalent, we would request that you obtain an up to date insurance valuation, generally from the dealer that you purchased the instrument from. It should include the date, instrument details and value and needs to be signed and clearly stamped. If a valuation is not possible then a purchase receipt is required. Photographs can also be included.

### How often should I get a valuation?

We recommended every 2-3 years.

### What happens if I claim?

For damage claims, call us to request a claim form and obtain a repair estimate before proceeding with repairs. Once we receive all necessary information, we will process your claim. For lost or stolen instruments, report it to the police and obtain a crime reference number. Notify us as soon as possible, and we will send you a claim form. We also recommend checking local second-hand shops. In the event of a total loss, the settlement will be made in your preferred currency and payment method.

### Can I restrict my cover?

Yes. You can, the options are to your own private premises, another private premises, own country or Europe only.

### How about if I lend it to someone else?

Yes it will include this too. Though it's recommended that for a long term loan the user is also noted under the policy or the policy can be in the users name with the owner noted. However we will always recommend that you trust the person that you lend your instrument to.



**Should you need any more advice or assistance we are always happy to help. We have detailed literature on loan agreements, valuations and instrument care.**

**Contact us for more information.  
(See page 10)**



*We have always been impressed by Claire Sanders ability to combine friendly advice gained through many years experience in the industry with true professionalism and would recommend her skills to anyone requiring Musical Instruments Insurance.*

*Anneleen and Andrew Fairfax, Fairfax Violins  
[www.fairfaxviolins.com](http://www.fairfaxviolins.com)*

# CONTACT US



To receive a premium indication or quotation, please complete a proposal form available upon request using the contact details below.

Alternatively, you can email your information and we will respond with the relevant details.



**Claire Sanders**  
Divisional Director  
Musical Instruments  
HWS Specialty London

**Tel:** +44 (0) 20 3697 2099

**Email:** [clairesanders@hwsspecialty.com](mailto:clairesanders@hwsspecialty.com)

Scan the QR code to visit our Musical Instruments web page



If you're located in Europe, contact us at:

**Email:** [clairesanders@hwsspecialty.eu](mailto:clairesanders@hwsspecialty.eu)



The logo for "prelude" features the word "prelude" in a blue, lowercase, sans-serif font. It is flanked by two sets of three horizontal black lines, resembling a musical staff. Below the word, the text "MUSICAL INSTRUMENTS INSURANCE" is written in a smaller, black, uppercase, sans-serif font.

prelude

MUSICAL INSTRUMENTS INSURANCE

“

An action or event serving as something more important.

An introductory piece of music, most commonly an orchestral opening.

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