

Violin Safety Alert

A new era of violin safety is upon us and we can either find that out personally, dealing with the repercussions, or proactively modify our behaviors.

Until fairly recently, we could comfortably walk around with very expensive instruments and there was little concern as most people had no idea that the saxophone, trumpet, tennis racquet case or whatever, was in reality a violin case; and even if they did, few had any idea that violins (with the exception of Stradivarius) were worth much. With the recent high profile thefts (and the huge amount of publicity they've received) I don't think we can continue to assume that there's inherent little risk to expensive violins in public places. Not only have I read the news regarding thefts but I am also regularly contacted when one occurs so I probably hear about more of these events than does the working musician. Theft from rehearsal rooms at music schools,



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from backstage at concerts, from cars, etc. It happens more than most people are aware. This does not mean that musicians need to lock their instruments away or hire bodyguards; it does beg that we pay more attention to their safety and whereabouts. Even in some of the most benign environments bad things can happen and remembering to lock a rehearsal room really isn't that big an issue. It does require a bit of a mindset modification but it's no more painful than that.

As a further precaution, please update your instrument valuations being sure that bows, cases, etc. are included. Many shops or makers will provide updated valuations at little or no charge. Once you have an updated valuation verify that your insurance carrier understands that musical instruments are not cars or some other easily replaceable item. If they get broken the insurance needs to cover the cost of the repair as well as any depreciation of the instrument's market value. "Standard" insurance (homeowners, renters, etc. even with an instrument "rider") carriers typically won't understand the need to cover both and will offer one or the other; i.e. fix it or get a new one. This is fine for factory made items but not for handmade, often irreplaceable instruments. Insurers that specialize in musical instruments will understand this although their coverage might cost more. Many times I've run into situations where owners contact their agent re: an "event" only to find out post facto that their coverage isn't what they expected. It's not hard to call and get these details so I recommend you all do this periodically to be sure what you're paying for, or plan to pay for, does what you expect it to. There's not much worse than the psychological insult of an "event" compounded by the news that your "coverage" doesn't cover what you expected it to.

