



# How to Insure your Instrument

Onks Woodwind Specialists

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[onksws.com](http://onksws.com)

*Purchasing shipping insurance from your local shipping center is extremely expensive. For the cost of insuring your instrument once through a shipping center, you could pay for an entire year's premium through a legitimate insurance company. Insurance is important for many reasons, one of which is to be covered when you ship your instrument to the repair shop in case of irreparable damage or loss.*

*There are two main ways to insure your instrument:*

- 1. Insure via your homeowners or renters policy. Ask your insurance agent for an **"inland marine rider,"** with the coverage being **"all-risk without deductible."** This "all risk" policy will cover your instrument for almost anything, including while your instrument is in transit.*
- 2. Insure via a specialized musical instrument insurance company. We have listed three companies below for your convenience, however, there may be others.*
  - 1. [Music Pro Insurance](#)*
  - 2. [Heritage Insurance Services](#)*
  - 3. [Clarion Associates](#)*

*More than likely, these insurance companies will require you to obtain an appraisal. We recommend contacting a company that specializes in sales of the instrument you wish to insure. Some companies will appraise without seeing your instrument in person. We have listed three companies below for your convenience, however, there are most definitely others.*

- 1. [Hannah's Oboes](#) (Oboes and English horns only)*
- 2. [RDG](#) (Oboes, EH's, Bassoons and Clarinets)*
- 3. [Forrests Music](#) (Oboes, EH's and Bassoons)*
- 4. [Midwest Musical Imports](#) (Oboes, EH's, Bassoons, Clarinets and Saxophones)*

*Just like insuring your car, house, or jewelry, insuring your instrument is essential. The process could take several days, so start now so you'll be covered when you need to ship your instrument to your favorite repair shop.*

**Onks Woodwind Specialists's insurance policy will cover your instrument for the return shipment after repairs have been completed.**

*\*Onks Woodwind does not appraise instruments as we do not sell instruments and do not keep up with current market rates.*