

A passionate musician or a collector?

Then you know the value of your instrument and you treat it with care.

Imagine what could happen during transportation, rehearsals, on trips or even at home.

With SINFONIMA, you'll be able to get the longest possible enjoyment from your instrument.



sinfonima.de

Your instrument will play 1st violin

Whether you play or keep your instrument at home, take it on the road with you, leave it in the hotel or place it in storage – you can never be sure that it will be back in your hands intact tomorrow.

SINFONIMA is the classical music product range that provides insurance cover for a fair price.

Choose from the following service packages:

1 |

SINFONIMA
musical instrument insurance

2 |

SINFONIMA
liability insurance

3 |

Mannheimer
organiser liability insurance

**1 | SINFONIMA®
musical instrument insurance**

SINFONIMA musical instrument insurance offers optimal protection against almost all risks. No matter whether your instrument is being transported, played, carried or stored. SINFONIMA provides cover for damage, destruction or loss due to almost all risks, such as:

- theft, robbery,
- fire, lightning or
- natural disasters.

Other benefits

- Global insurance cover.
- Insurance at value as new or fair value. Without an additional premium.

- You can **loan** your instrument to third parties without informing us. The insurance cover remains in place.
- Instruments stored securely in **locked rooms** of universities, conservatoires or orchestras are also insured.
- The insurance cover applies around the clock, even in vehicles at night under certain conditions.
- Damage caused by **unforeseeable weather events** are included in the insurance cover.
- You can **insure electronic equipment** such as amplifiers, loudspeakers or microphones without any limits on the insured amount.
- New purchases are insured with an additional precautionary amount for up to four weeks after purchase.
- Is your instrument is being repaired following damage and do you need a replacement? Your loan instrument is also covered without having to pay an extra premium.
- **Provision for increases in value:** Benefit from 25 per cent precautionary insurance for increases in value – limited to 150,000 euros until the end of the insurance year.
- **Upgrade guarantee:** As soon as a non-contributory benefit changes to your advantage, you will automatically benefit from it without having to change your contract.
- **Compensation for loss of value:** If a reduction in the value of your instrument or bow occurs as a result of recognised damage, you will receive compensation. This is applicable to instruments insured for more than 10,000 euros and bows for more than 5000 euros.

Insurance also covers these costs:

- For a loan instrument during the repair of the damaged instrument.
- For the reproduction of certificates of authenticity and proofs of value after a break-in if these have been mislaid or destroyed by vandalism or a fire.

2 | SINFONIMA® liability insurance

SINFONIMA liability insurance is important for ensembles and marching bands. It protects you during your career as a musician within Europe – and even when participating in events worldwide.

It covers damages:

- that are caused by a breach of duty to maintain safety,
- by ensemble/band members or
- by defective equipment.

3 | Mannheimer organiser liability insurance

Organiser liability insurance covers e.g. fire damage caused by a defective lighting system or damage caused by you during stage setup or dismantling.

Experience counts.

Mannheimer developed an insurance product for musical instruments at the turn of the century and has since become one of Europe's leading instrument insurers.

SINFONIMA provides special insurance cover for e.g. hobby and professional musicians, orchestras, ensembles, music schools and conservatoires.

Around 150 orchestras and over 200 music schools trust SINFONIMA. We have already insured instruments worth a total of 100 million euros.

We've got the experience. Trust us.



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A company of the Continentale mutual insurance group.