

A Guide to Renting Instruments

from

**Philip Brown Violins
Ltd**

Please take time to read the
following...

KEY POINTS TO CONSIDER WHEN RENTING

- There is a minimum rental period of 3 months, after which the contract is monthly.

- After the initial 3 month period the Hirer agrees to pay monthly, in advance by Standing Order.
- The instrument, case and bow shall remain the property of Philip Brown Violins and the Hirer agrees to take all reasonable steps to protect the instrument from loss or damage.
- If the instrument is lost or damaged beyond economical repair whilst on hire, the value of the instrument as stated in the contract becomes due to Philip Brown Violins Limited.
- The Hirer agrees to make provision for suitable Insurance cover for the instrument (we can advise you on this and provide details).

RENTAL CHARGES – available on our website.

Please read the contract before signing it

Please consider the following if relying on home insurance:

By New Moon Insurance

- If you take the instrument out of the home either to rehearsal or school - you will need to check that your household policy covers this (normally an out of home extension is required which can be costly).
- Household policies will not normally cover the instrument if it is left unattended (which often happens at school, concerts etc.)
- Will it cover theft or damage at another property? (i.e. tutor's house or school)
- Is there cover for loss? (i.e. left on a bus, train)
- What is your policy excess? Standard excesses can be as high as £500
- Will a claim following damage to your instrument affect your No Claims Discount?
- Will your contents insurers know where to repair your instrument?

- Will they deal directly with any repairer, to ensure an easy resolution if anything happens – saving you the time?
- In the event of a claim, would your contents policy pay for the loan of an instrument to enable you to fulfil lesson or concert commitments?

Take a voucher from Philip Brown Violins and get immediate cover with New Moon Insurance for instruments under £1,500. New Moon will then contact you directly to see whether you would like to continue cover with them. For instruments over this value, complete their form and take out annual cover to receive one month's cover free.

Insurance cover with New Moon typically costs approx. 50p a week if you are insuring instruments up to the value of £2,000.