



HARTFORD
SYMPHONY
ORCHESTRA

Instrument Insurance

Optional

The Hartford Symphony Orchestra negotiates optional instrument insurance for all HSO musicians.

Provider: Philadelphia Insurance Companies
Plan Year: September 1 through August 31
Coverage: Only to instruments utilized in performances with the Hartford Symphony.
Premium: \$0.53 per \$100 of coverage
Deductible: \$1,000

Notes:

- This is *not* an “all hazard” policy; it provides coverage for damage and theft.
- You may add or remove instruments or revise valuations at any time.
- An appraisal to verify valuation(s) will be required.

Instructions:

If you wish to insure your instrument(s), please send the following information via email to swest@hartfordsymphony.org

1. list of all instruments to be insured
2. instrument value(s)
3. description that uniquely identify each instrument (e.g., maker or other features)

Payment:

Musicians participating in the plan are responsible for reimbursing the Symphony for premium payments. Upon receipt of your instrument list, valuations, and appraisals, an invoice will be sent.

Payments by check payable the Hartford Symphony Orchestra should be mailed to the following address:

Hartford Symphony Orchestra
Attn: Steve West
166 Capitol Avenue
Hartford, CT 06106

Contact:

Steve West, Controller
swest@hartfordsymphony.org
(860) 987-6048.