
Subject: Audio equipment insurance
Posted by [drake](#) on Sun, 19 Jun 2016 09:40:55 GMT
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Some time back, burglars broke into my neighbor's house and got away with his TV, home theater and lots of other stuff. This got me thinking, isn't there insurance for audio equipment? Apparently he hadn't insured any of his belongings so everything went down the drain.

How cheap/expensive is this kind of insurance?

Subject: Re: Audio equipment insurance
Posted by [Lizah](#) on Wed, 31 Aug 2016 12:29:36 GMT
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I know that there is insurance available for your instruments and equipment. The rates usually start at around \$150 a year, which is pretty cheap. I don't know if it would include a TV though. That might just be covered under regular homeowner's insurance.

Subject: Re: Audio equipment insurance
Posted by [bcharlton](#) on Wed, 31 Aug 2016 16:43:49 GMT
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From what I know, this kind of insurance is normally not so expensive so you may want to shop around. At times, there is no harm in paying up this small amount since a lot of risk will be taken care of.

Subject: Re: Audio equipment insurance
Posted by [voyager1](#) on Wed, 31 Aug 2016 20:36:06 GMT
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I recently changed insurance companies which gave me the opportunity to review my policy very closely. It covers audio and television equipment under the personal property section, but excludes any devices that can be operated from a vehicle. Also, my musical instruments and audio equipment related to music production have to be covered separately and I pay an additional premium for them. Every insurer and every policy is different, so read carefully!

Subject: Re: Audio equipment insurance
Posted by [sawyer25](#) on Wed, 31 Aug 2016 20:43:44 GMT
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voyager1 wrote on Wed, 31 August 2016 15:36 It covers audio and television equipment under the personal property section, but excludes any devices that can be operated from a vehicle. Also, my

musical instruments and audio equipment related to music production have to be covered separately and I pay an additional premium for them. Every insurer and every policy is different, so read carefully!

Thank you clarifying this especially because most people do not take time to understand what their insurance policy covers and what it doesn't. Can you imagine the disappointment of finding this out when it is already too late?

Subject: Re: Audio equipment insurance
Posted by [voyager1](#) on Sat, 03 Sep 2016 19:37:03 GMT
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Yes, I can imagine it, and unfortunately that's when most people find out what's in their policy - when it's too late.

I just find it very frustrating that they make the policies so long, complicated, and hard to read, and on top of that, they are all different. It might lead one to think the insurance companies were trying to take advantage of consumers.

Subject: Re: Audio equipment insurance
Posted by [sawyer25](#) on Tue, 06 Sep 2016 05:32:35 GMT
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Issues to do with insurance can be very complicated and you have to be really careful when choosing one. I normally insist on reading everything and asking all the necessary questions, lest I am caught unawares.

Subject: Re: Audio equipment insurance
Posted by [cwemoy](#) on Tue, 06 Sep 2016 06:24:27 GMT
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I have a few friends of mine who've never taken any sort of insurance for their equipment. It amazes me that some people never take time to think of the risk therein.

Subject: Re: Audio equipment insurance
Posted by [Yurimi](#) on Wed, 28 Sep 2016 15:15:06 GMT
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Setting up insurance for my audio-related tools is also something I haven't thought about. I seem to think that it doesn't make sense to steal these items when you can take cash, gold, or jewelry which worth more in the end. It's a good reminder when I want to get a new insurance later, thanks for the sharing!

Subject: Re: Audio equipment insurance
Posted by [sawyer25](#) on Wed, 28 Sep 2016 22:15:01 GMT
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Yurimi wrote on Wed, 28 September 2016 10:15 Setting up insurance for my audio-related tools is also something I haven't thought about. I seem to think that it doesn't make sense to steal these items when you can take cash, gold, or jewelry which worth more in the end. It's a good reminder when I want to get a new insurance later, thanks for the sharing!
I used to think that it didn't matter whether or not you insured your audio equipment but it makes sense to do so especially if you have invested in expensive equipment.

It is worth mitigating the risk by insuring everything that falls under that category.

Subject: Re: Audio equipment insurance
Posted by [gofar99](#) on Sat, 01 Oct 2016 02:47:06 GMT
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Hi, I figure that unless you don't mind losing you gear and having to buy more, insurance is a must. Stuff in your car is often covered by that policy but like most policies subject to a deductible. Some things like CDs are often not covered though.
