

<https://indepth.canadianmusician.com/insure-your-gear-unfortunate-examples-of-instrument-damage-by-grant-patten/>  
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by Grant Patten

As an insurance brokerage, we're of course interested in helping our musician customers protect their instruments, thereby avoiding the need for any claims. Let's take a look at some cases of musical instrument damage that have received media attention recently. We will then offer some speculation as to how each musician may have avoided the instrument damage.

### **Angela Hewitt's Smashed Piano (2020)**

Renowned Canadian classical pianist Angela Hewitt posted in February 2020 about an [unfortunate incident](#) involving her US\$194,000 Fazioli grand piano. Movers had accidentally dropped the piano during a move, causing extensive damage to the instrument, including breaking the iron frame. Fazioli inspected the damage and informed Hewitt that the piano was, unfortunately, not salvageable.

It seems that this was an honest mistake by the movers, who were trying to place the piano on a trolley when it slipped. The best that can be done here is to vet a moving company and ensure that they have a record of accomplishment with moving similar pianos – but sometimes, even if the track record is solid, mistakes can happen.

The Global News article mentions that Hewitt is “waiting for insurance to address the accident,” so it seems that the instrument was indeed insured. Let's hope Hewitt's policy includes coverage for full replacement cost or agreed value of the piano.



*Angela Hewitt playing her now-wrecked \$194,000 Fazioli grand piano [PHOTO: KEITH SAUNDERS]*

### **Musician's Guitar Broken on a Flight (2019)**

[CTV reported](#) in 2019 about a Canadian musician whose guitar was broken on an Air Canada flight from Toronto to L.A. Air Canada refused to reimburse for the damage, arguing that the musician hadn't properly loosened his guitar's strings and, therefore, air pressure on the flight caused the damage. This explanation is dubious at best and at least one guitar technician believes the kind of damage sustained

to this guitar could not have been created by air pressure alone.

However, something that this musician could have perhaps done better is use a specialized flight case for his guitar rather than a soft case. Hard-bodied flight cases are designed specifically for flying instruments. Look for phrases in the product description such as “ATA” (Air Transport Association), “ATA approved,” “ATA flight case,” etc. When in one of these cases, it is much less likely (though not impossible) that an instrument will sustain damage.



## Musician's Guitar Damaged by Forklift (2018)

In 2018, another case of Air Canada damaging an instrument occurred when the airline's forklift operators managed to [poke a large hole in a PEI musician's vintage guitar](#). Air Canada informed him that the airline could replace the case only – not the instrument. A specialized instrument insurance policy will cover replacement cost of the instrument.

Some airlines now allow instruments as big as guitars to be taken on as carry-on luggage. This is the preferred transportation method when possible. When carry-on isn't available, musicians may consider paying for an additional airline seat for their instrument. It won't be cheap, but it more or less guarantees that the instrument will remain safe.

## Consider Musical Instrument Insurance

It is a common misconception that musical instruments are covered under homeowners' insurance policies. The reality is that if musicians perform for money, the instruments used in those performances will then be considered commercial equipment and therefore won't be covered under any home policy.

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*Grant Patten is VP of Marketing at [Front Row Insurance](#). Grant has an insurance marketing background with roughly six years of experience at CSIO, where he did much marketing communications work for the organization. He has been with Front Row since 2019. Grant holds a bachelor's degree in Film Studies (Ryerson University) and a master's degree in Information Studies (University of Toronto). He is also a Project Management Professional (PMP).*