
NEWS FOR CELLISTS SPRING 2018

Cello Insurance

Stringed instruments and bows have an extraordinarily high value compared with almost any other orchestral instrument. Like any valuable possession, it's essential to protect your investment in the event of damage or loss. Fortunately, there's a good choice of specialist musical instrument insurance available in the UK.

Specialist insurers tend to offer competitive premiums compared with general insurers, along with excellent expertise and support if you have to make a claim. Our article this month looks at the factors you might consider when choosing an insurer and we give details of four of the specialist insurers currently working in this field.



Your insurers will want to know the exact circumstances of the damage or loss

Warchal string reviews

Many thanks to the players who tested the latest cello strings from Warchal. We have published their feedback on our website at

<http://www.aitchisoncellos.com/publications/cello-and-bow-articles/string-and-case-reviews/a-and-d-string-reviews/>

<http://www.aitchisoncellos.com/publications/cello-and-bow-articles/string-and-case-reviews/g-and-c-string-reviews/>

Try cellos by Robin Aitchison Trinity Laban Conservatoire 14 - 15 April 2018

We're delighted to have the opportunity to show examples of Robin's three main cello models during the Go Cello! festival at Trinity Laban Conservatoire on 14-15 April. We'll have recent Stradivari, Montagnana and Guaragnini copies with us so that cellists can explore what each model has to offer.

As most of Robin's cellos are made to commission, it is rare to be able to try all three of his models at the same time and we are very grateful to the owners for making this possible. Our bow stock can also be booked for trial during the weekend. We will be resident in G73 on the ground floor, close to the café and reception area and clearly signposted from reception.

If you would like to try Robin's cellos or a selection of bows on 14 or 15 April, please telephone us on 01353 668559 or email info@aitchisoncellos.com and we will make you an appointment. Visitors are warmly welcome to the festival site (you'll just need to sign in as a visitor at reception in King Charles Court.) **Our mobile number during the festival will be 07771 952993.**

SATURDAY 14 APRIL APPOINTMENTS are available from 09.00-09.30; 09.30-10.00; 10.00-10.30; 11.15-11.45; 11.45-12.15; 14.00-14.30; 14.30-15.00; 15.00-15.30; 16.15-16.45; 16.45-17.15; 17.45-18.15.

SUNDAY 15 APRIL APPOINTMENTS are available from 09.00-09.30; 09.30-10.00; 10.00-10.30; 10.30-11.00; 11.00-11.30; 11.30-12.00.

How to find us: Room G73 is on the left of the reception area, opposite the café. **Address:** Music Faculty, King Charles Court, Old Royal Naval College, Greenwich, London SE10 9JF. **Nearest stations:** DLR 'Cutty Sark' or overground 'Greenwich'. **Buses** 177, 180, 188, 199, 286 and 386 all bring you to the heart of Greenwich.

SPECIALIST MUSICAL INSTRUMENT INSURANCE

After 40 years, I still feel guilty that my father paid a big premium on top of our home insurance to cover my cello and bow. We had no idea that specialist musical instrument insurers existed, and that they would have charged a fraction of the price. In fact, we might have imagined such an alternative would have been even more expensive – the word ‘specialist’ had costly connotations for us back then. Fortunately, I had no accidents with my cello but if I had, we would have had to work hard to get our general insurers to understand what was involved in getting a cello or bow repaired and the possible resulting loss in value.

Back in the 1980’s the best-known UK instrument insurer was known as British Reserve. Nearly forty years later, we have a much wider range of options in this sector.

There are two major issues to consider when choosing an insurer. Firstly, do they offer the best value and service for insuring the combined value of your instrument/s and bow/s? (For this you will need to get comparative quotes). Secondly, is your cover appropriate to your needs, or are you paying unnecessarily for aspects of cover that you don’t need?

Value and service. Specialist instrument insurance is very good value, compared with insuring other possessions: the annual cost is normally a fraction of 1 percent of the value of the instrument. For instruments under £10,000 a standard package of cover will offer comprehensive protection and good value. However, for instruments of very high value, premiums can constitute a significant annual cost, so it’s well worth choosing an insurer whose main business focusses on instruments in your price range as this should make them more competitively priced. For example, if you go to an insurer that normally covers instruments under £10,000 and you ask for cover for a £75,000 cello, they will be delighted to help, but are unlikely to be as competitive as an insurer that can offer a more bespoke and therefore economic service.

Find cover appropriate to your needs. Insurers that regularly cover high-value instruments (£50,000 and over) will be able to treat each case on its own merit and assess the risk individually. They should ensure that your premium is no higher than it has to be, that the cover still does everything you need and that you’re not paying for an element of risk that isn’t relevant to you.

The lowest risk level in the eyes of an insurer is an instrument sitting in a bank vault – this will command

a lower premium rate than an instrument that always stays in the owner’s home (a burglar alarm may help). A higher rate will apply for an instrument in full time professional use within the UK, which is different again from a cello travelling around the world.

If you have several instruments, but only ever tour with one at a time, it would be sensible to discuss this with your insurer. Some insurers will also ask you to estimate the number of performances you make a year, to help them to calculate your premium to suit your needs. Unattended motor vehicle cover is an expensive option that very few players need, but if you elect to use it, be aware that it is only valid if the cello is not visible from the outside of the vehicle.

Making a claim. The other major benefit of using a specialist insurer is that if you suffer loss or damage to your instrument or bow and have to make a claim, they should have an experienced and dedicated claims team and will be used to working with well-known luthiers who can establish the extent of the damage or loss and the cost of repair, replacement and/or depreciation. The common scenario with household insurers is that you will be required to get three separate quotes from different luthiers for the repair, but a specialist insurer will know the main luthiers working nationally and whether their quotation is reasonable.

IF YOU HAVE TO MAKE A CLAIM:

1. Inform your insurers immediately They will send you a claim form and a claim number.

2. Choose your luthier carefully. If the claim is on the basis of damage, make a careful choice of luthier to consult. This choice is very important from the point of view of the quality of repair you get. It’s also the luthier’s job to make sure that you are compensated by the insurers if there is a loss in value of the instrument associated with the damage even after it has been repaired. Sadly, we have met many players who weren’t aware that they were due compensation for depreciation for accidents that occurred during their ownership and were covered by their insurers but for which they only claimed the cost of the repairs. A classic scenario is the presence of a new sound post crack in the front or back of the cello which, even if it’s perfectly repaired, does reduce the value of the instrument (see article link below on sound post cracks). If you don’t already have a working relationship with a well-established luthier, it’s well worth asking friends and colleagues for their contacts.

3. As soon as possible, file a written report with your insurers describing how the damage happened along with a full assessment from a luthier about the remedy and any potential unknowns (sometimes the extent of the claim isn't known until you open an instrument) and also the likely loss in value.

NB Keep your valuations up to date. It's very important to get your instruments and bows valued regularly by a trusted and experienced luthier. If your valuation gets too out of date, you would not be compensated for the true value of your instrument if it were lost, destroyed or stolen. If you are shopping around for a new insurer, they will ask to see an up to date valuation, which should include every item of significant value including instruments and bows and sometimes cases.

Contacts: We list a few companies opposite, giving their contact details and a few extra details about their history and focus. This list is certainly not exhaustive, and the order is purely alphabetical and not based on merit or preference! As with all aspects of the financial industry, it's illegal for an unlicensed non-specialist to offer advice; the list is offered for your convenience if you decide you would like to explore the market when your insurance next comes up for renewal.

QUESTIONS TO ASK AN INSURER:

- Do they have a dedicated claims team with experience of stringed instruments?
- Do they offer a no claims discount?
- Do premiums increase annually?
- Are their phone lines answered by a call centre, a named individual or specialist team?
- Ask to see a standard application form to see if they consider details about your usage of the instrument, for example where the instrument is stored or how many concerts a year you perform at.
- Do they try to hunt down stolen instruments?
- Do they have a minimum premium?
- Don't be shy to ask for special terms to suit your needs.

Article about the effect of sound post cracks on value:
<http://www.aitchisoncellos.com/publications/cello-and-bow-articles/technical-articles-about-the-cello/sound-post-cracks/>

SPECIALIST MUSICAL INSTRUMENT INSURERS/BROKERS

ALLIANZ MUSICAL INSURANCE

Values insured: Any

Cover offered: UK, Premises only or Worldwide cover offered, for UK residents only

Email: musicalinsurance@allianz.co.uk

Phone: 0330 100 9903

www.allianzmusic.co.uk

History: Originally British Reserve Insurance Company offering musical instrument cover from 1960 onwards. Now known as Allianz Musical Insurance.

GALLAGHER

Values insured: £100,000 and above.

Cover offered: Worldwide cover for musicians who both live and work worldwide

Contact: John Feaver

Email: john_feaver@ajg.com

Phone: 0207 234 4241 (direct line)

<https://www.ajginternational.com/corporate-insurance/musicians-and-instrument-collections-insurance/>

History: Originally Heath Lambert, then Gallagher Heath; now known as Gallagher. Musical instrument insurance specialists since the early 1980's.

LARK

Values insured: Any (high-value specialist)

Cover offered: Worldwide

Contact: Fay Watts

Email: fay.watts@larkinsurance.co.uk

Phone: 0203 846 5255 (direct line)

<https://www.larkinsurance.co.uk/products/musical-instruments>

History: Roger Lark & Sons 1948; Roger Lark & Sedgwick 1990; Lark Insurance Broking Group 1998; Lark Group Limited 2012. They have worked in the specialist music field for over 30 years.

WE LOVE MUSICIANS

Values insured: Any

Cover offered: Worldwide cover for musicians who both live and work worldwide.

Contact: Carly Nineham

Email: carly.nineham@nwbib.co.uk

Phone: 01223 792265 (direct line)

www.welovemusicians.co.uk

History: 1974: NW Brown Ltd; 2014: NWBIB Ltd; 2016: We Love Musicians is a trading style of NWBIB Ltd

SELECTED CELLOS & BOWS

CARLO ANTONIO TESTORE c.1730

L.O.B: 29½" (755mm) String length: 27¼" (691mm)

£320,000

A very fine example of Testore's work in excellent condition. This versatile cello has a natural capacity for soloistic projection as well as the tonal flexibility to blend beautifully in a chamber or orchestral context. Beare certificate.

FLORENTINE CELLO c.1750

L.O.B: 30" (760mm) String length: 27¼" (693mm)

£80,000

A handsome Italian cello labelled Lorenzo Carcassi with a colourful, deep, fine tone and powerful upper register projection. Previously owned by an orchestral principal and soloist. In good restored condition. J&A Beare letter.

WILLIAM FORSTER CELLO c1770

L.O.B: 29" (738mm) String length: 26¾" (670mm)

£75,000

An elegant cello by William Forster fully restored in our workshop, with an expansive, rewarding tone and very good projection. Labelled internally. Beare receipt.

ROBIN AITCHISON GUADAGNINI COPY

L.O.B: 28 ⅛" (715mm) String length: 26¾" (668mm)

Price: £tbc

Made in 2003 as a close copy of a Milan period Guadagnini cello circa 1755 with a fine, Italianate tone.

JOHN YOUNG CELLO c.1730

L.O.B: 29" (735mm) String length: 26¾" (681mm)

£25,000

A handsome unpurpled early English cello in very good condition, with a clear, powerful tone and quick response.

FLEMISH CELLO c.1800

L.O.B: 28" (720mm) String length: 26½" (674mm)

£23,000

A pleasing cello of a comfortable size in good repaired condition, with a warm and expressive tone.

LOCKEY HILL SCHOOL CELLO c.1780

L.O.B: 29" (735mm) String length: 26½" (675mm)

£20,000

A beautiful English cello with lush red-brown varnish and a very rich, colourful tone with considerable projection.

JACOB HAYNES BAROQUE CELLO 1745

L.O.B: 29½" (747mm) String length: 27" (686mm)

£20,000

A very attractive and fine sounding English cello with beautiful red-brown varnish.

CHAROTTE-MILLOT CELLO c.1830

L.O.B: 28¾" (731mm) String length: 27" (684mm)

£15,000

A handsome, comfortably sized cello by Joseph Charlotte-Millot, in very good condition, with a fine tone.

A. BACHMANN BAROQUE CELLO 1756

L.O.B: 29½" (740mm) String length: 26¾" (680mm)

£14,000

A small baroque cello with a characterful tone.

GERONIMO BARNABETTI CELLO c.1880

L.O.B: 30¼" (770mm) String length: 27" (683mm)

£10,000

A cello in excellent condition with an open, resonant tone.

Selected Cello Bows

James Dodd	86.4	S	£17,500
Samuel Allen (Hill) bow	78.8	S	£8,000
W E Hill & Sons	81.0	S	£8,000
W E Hill & Sons (Yeoman)	78.9	S	£7,500
W E Hill & Sons	80.0	S	£6,000
Matt Wehling	81.8	G	£5,560
John Dodd (shortened)	82.6	S	£5,000
Michael J Taylor	76.0	G	£4,900
Roger Zabinski	80.5	S	£4,890
Malcolm Taylor	83.6	G	£4,500
Steve Salchow	81.0	S	£4,440
Victor Bernard	80.9	G	£4,300
Bernd Etzler	81.9	S	£4,000
French bow	73.0	S	£4,000
John Aniano	80.5	S	£3,910
Tim Baker	78.5	S	£3,800
Bernd Etzler	81.9	S	£3,500
Robert Pierce	83.8	S	£3,300
Christian Wanka	80.8	S	£3,160
Bernd Etzler	81.0	S	£3,025
Rudolf Neudörfer	82.6	S	£3,000
John Clutterbuck	84.8	S	£3,000
Klaus Grünke	80.4	S	£2,750
H R Pfretzschner	83.0	S	£2,750
David Tempest	80.2	S	£1,950
W E Hill & Sons (spliced)	79.7	S	£1,500
Alfons Riedl	81	S	£1,500
Jackson Fornaciari	81.8	S	£1,100
Siqueira	80.0	N	£880