

How to purchase viol insurance

A viol is a very precious thing. This is especially apparent when one buys a viol and becomes several thousand dollars poorer, and even more so when one loses a viol to theft or accident. For that reason it may be prudent to insure your instrument.

To insure one object, such as a viol, you must have or purchase a renter's or homeowner's insurance policy. Insurance broker Dorothy Reed of the Authier Insurance Agency of Long Beach, Calif., says to turn first to your current provider of auto insurance. "Some companies will not write renter's or homeowner's policies unless they have other supporting business, for example an auto policy," she says.

That you may obtain coverage is not certain, Dorothy says. Each company has its own guidelines as to what they will exclude, which may be determined not only by the type of property being insured but also by its value. You may be denied a policy if you rent a room in a house, have housemates, or live in a house inadequately supplied with safety devices such as deadbolts or sprinklers. Insurance companies also run credit checks on applicants. Insurers' demands vary, but a broker such as Dorothy can sort through various companies' policies in order to find the least expensive solution.

Having checked that your company will allow insurance of your instrument, you then "schedule" the viol. This means that a separate schedule or list, in this case of musical instruments, is appended to your policy. An additional annual

fee is charged for this, but the scheduled items are not subject to the insurance deductible.

Insurance companies require appraisal of scheduled items. "It must be a current appraisal," says Dorothy, "meaning within three years, but some insurers can require one within 12 months. Some companies may also require photographs."

The appraiser must be a generally acknowledged expert, says Dorothy, "someone who has knowledge of the industry," and the appraisal should be on letterhead.

Schedule of Meetings

Feb. 6, 1999†

Mar. 13, 1999*

April—Fresno Meet

May 8, 1999**

June 12, 1999

* With David Morris

** With Lynn Tetenbaum

† With John Dornenburg at Stanford

Violin shops usually don't have such experts in viols, but Herb Myers, instrument maker, repairman, and curator of the Harry R. Lange Collection of Instruments and Books at Stanford, can appraise viols in most cases. He charges about \$35-40 for an easy job, such as when he has a current price from the maker.

The small market for viols makes price determination difficult. "Viols don't have as recognized values as violins and cellos," says instrument maker Lyn Elder of Petaluma, who also can provide viol appraisals. He takes into account who built

it, what it last sold for, its present condition, and what he estimates it would currently cost to replace. For \$25 to \$50, "depending on the research and writing involved," he can provide a certificate of valuation on letterhead.

Ruth Harvey, owner of the Boulder (Colo.) Early Music Shop, can do an appraisal either in person, or via e-mail or standard mail, for \$25. "I need to see the instrument or a good description. It is not problematic as long as it is an instrument I feel qualified to appraise," Ruth

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says. She can also provide without charge appraisals for instruments bought from Boulder Early Music. The Early Music Shop of New England will do the same, as will most makers at the time of sale of their instruments.

It is important to note that the insurance-price valuation is not an estimation of potential retail value, or value of any other kind, a subject that can not only be touchy but may have extended legal ramifications. Most people, says Herb, will shy away from making such estimations.

"Those are very difficult to get," he says. "If someone thinks they have a Stainer and it's really a Moeck... I don't want to mess with that! Even violin shops don't want to deal with violin valuations these days. The local violin makers would rather make violins than sit all day in court with the IRS."

Dorothy Reed, Authier Insurance Agency: (562) 987-4546; Herb Myers: (650) 854-1447; Lyn Elder: (707) 778-2238; Ruth Harvey, Boulder Early Music: (800) 499-1301.

Music on the Hill presents "Rameau and Company:" music of Forqueray, C.P. E. Bach, Telemann, Duphy, and, of course, Rameau! Louise Carslake, baroque flute; Lynn

Tetenbuam, viola da gamba; and Charlene Brendler, harpsichord. Sunday, Feb. 7, at 3:00 PM. Unitarian Universalist Church of Berkeley, 1 Lawson Road, Kensington; 510-525-0302.

"A Shrove Tuesday 'Charivari' of Schenk, Schop, Selma and Simpson:" Alison Crum and Roy Marks, viols, perhaps with organ. Shrove-Tuesday pancakes will be served. Feb. 16, 7:30 PM; admission free (donation for pancakes). MusicSources, 1000 The Alameda, Berkeley.

Alison will be available during the afternoon for private lessons/coaching; reservations required, for which please contact Peter Ballinger ((510)-526-0722, <PRBPrdns@aol.com>).

Event Calendar

David Morris will conduct a SFEMS Collegium evening of the music of Henry Purcell, on Feb. 24, at 7:30 PM at St. Alban's Episcopal Church in Albany. Collegium evenings are community early-music making events open to all early-instrumentalists. The music is available for practice, by telephone request, two weeks prior. For advance reservations, please call (510) 527-9029 or (510) 549-9799 by Feb. 15.

GAMBA NEWS



IF UNDELIVERABLE, RETURN TO:
P. BALLINGER
903 PERALTA AVE.
BERKELEY, CA 94706



Julie Jeffrey
1521 Sequoia Av
Richmond, CA 94805