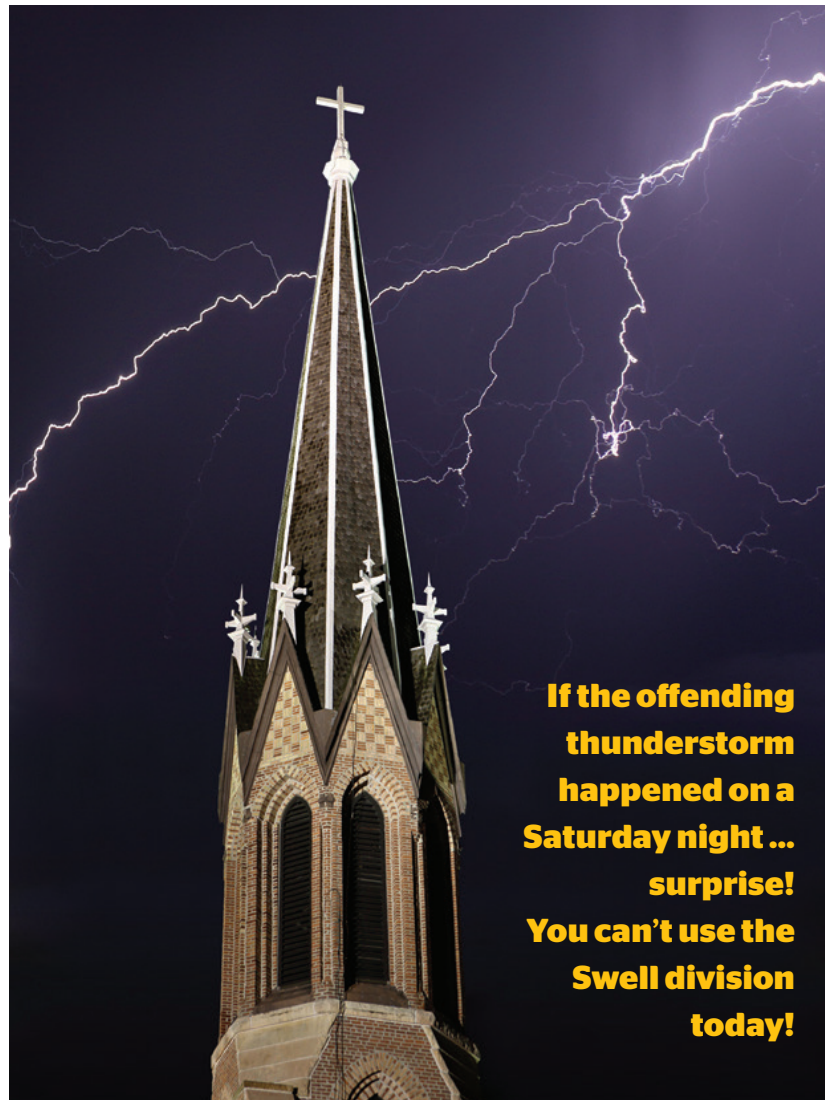


Your Pipe Organ and Insurance

Is your church's pipe organ adequately insured? It's an important question. In the past few years, several of the organs Muller Pipe Organ Company maintains have suffered damage from roof leaks. As is often the case, the leather in the organ mechanism was damaged by the water, which in turn caused dead notes and ciphers. It is a frustrating discovery to be sure—especially if the offending thunderstorm happened on a Saturday night. Surprise! You can't use the Swell division today!

When the unexpected happens, repair costs can vary widely. Minor damage might require only an hour or so for repairs. Major damage might necessitate the removal of an entire division for cleaning and replacement of damaged components.

We always recommend that the organ be insured at full replacement cost, not depreciated value. Ideally, the coverage should carry a cost-of-living rider so that the value is automatically increased each year. Prior to contacting your insurance agent, check with your organ technician to determine the estimated replacement cost of the instrument. The insurance company may ask for a description of the organ. This might include the year the organ was installed, the builder, and the number of manuals and ranks. You should also confirm whether the insurance policy treats the organ as part of the



If the offending thunderstorm happened on a Saturday night ... surprise! You can't use the Swell division today!

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building or as contents, so that the value can be added to the appropriate coverage.

Whether the damage is from rain, lightning, fire, or vandalism, repairs can be quite extensive. I encourage you to reach out to your insurance company to confirm that you are ready for the worst. If possible, it may be advisable to work with a church-related insurance company that will better understand the issues concerning pipe organs; other

insurance companies may be less knowledgeable in this area.



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