

STUDIO LESSONS AND RECITALS

Studio equipment can cause fires or injuries.

You teach art or music and may move equipment to recitals. Kilns, instrument transit and student injuries involve different property and liability interests.

RISKS WORTH DISCUSSING

- 01 Studio slip and fall
- 02 Kiln and solvent fire
- 03 Instrument theft or damage

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



General liability

Covered student-injury claims from accepted studio activities.



Commercial property

Insured studio equipment after covered physical damage.



Inland marine

Declared instruments during accepted transit stages.



Professional liability

Eligible claims from accepted instructional services.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com