

# Instrument Rental & Insurance Policy

## Instrument Rental and Maintenance

**Service and Maintenance:** If your rental instrument requires maintenance or repair, please bring it to any local Musical Elements store or an authorized affiliate. Routine maintenance excludes replacement of strings and repairs for major physical damage, which are not included in the standard service.

**Complimentary Rental Exchanges:** Rental customers may exchange instruments at any time **without additional fees**. This ensures flexibility for young players whose needs or preferences may change, supporting a long-term interest in music.

**Instrument Scalability:** Renting allows for upgrading to larger or more advanced models as a student grows. Transitions should be guided by your child's music educator to ensure the correct instrument size.

**Purchase Option:** Rental payments can accumulate as **credit toward purchasing** the rental instrument or an upgraded model. This credit may cover up to **40% of total contributions**. Please note that insurance costs (typically \$9 per month) are **not included** in this credit.

### **Purchase Option – Rent-to-Own**

All rental instruments are part of a **rent-to-own program**, ensuring flexibility and transparency for every customer. After **39 rental payments**, the instrument you have been using will be yours to keep. Musical Elements **does not guarantee a new or different instrument** upon purchase; the instrument you rent is the one you will ultimately own.

Every instrument is **professionally inspected and set to performance standards** at the time of rental, ensuring that it meets our quality expectations. By participating in the rent-to-own program, you acknowledge that ownership applies to the specific instrument rented, and Musical Elements is not responsible for exchanges or substitutions of new or used instruments beyond the original rental.

## Damage Coverage

**Limited Liability Insurance (LLI):** Optional LLI protects against certain accidental damages. Coverage does **not include physical damage to the instrument**, and a **\$120 deductible** may apply. Accessories—including strings, bridges, mouthpieces, and bow hairs—are **not covered**.

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## Policy Exclusions: Injuries & Harm

**Important:** Musical Elements **does not cover injuries or illnesses** resulting from the use, handling, or playing of musical instruments. This includes, but is not limited to:

1. **Physical Injuries:** Cuts, bruises, sprains, strains, or other bodily injuries caused by playing instruments.
2. **Repetitive Strain Injuries:** Conditions like tendinitis, carpal tunnel syndrome, or other repetitive motion injuries related to instrument use.
3. **Hearing Damage:** Hearing loss or auditory injury from exposure to loud or continuous music.
4. **Respiratory Issues:** Asthma or breathing difficulties caused or worsened by wind or brass instruments.
5. **Allergic Reactions:** Reactions to materials such as wood, metal, or adhesives used in instrument construction.
6. **Infectious Diseases:** Illnesses transmitted through sharing or improper cleaning of instruments.
7. **Legal Claims:** Any lawsuits, claims, or legal expenses arising from injuries, illnesses, or conditions caused by playing or handling instruments.

By renting an instrument, you acknowledge and agree to these terms, and accept full responsibility for any injury, illness, or legal matter related to instrument use.

Musical Elements LLC