

Investing in Fine Rare Stringed Instruments



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Safe and stable 300 years old niche investment

Three centuries ago Antonio Stradivari, a luthier from the Italian town of Cremona, invented a very particular investment niche - investing in fine stringed instruments.

Over the years investing in fine rare stringed instruments has proved to be a very safe, profitable and stable wealth preserving investment chosen by musicians, collectors and knowledgeable investors alike.

Investments in fine rare stringed instruments offers investors a unique combination of low risk, low maintenance and low administration cost with high financial gains. The investors also enjoy exclusive non-financial gains and privileges.

Investing in rare stringed instruments is now emerging as an alternative asset class that provides superior long-term returns and diversification benefits for investors due to its low correlation with other investments

Successful investment in the finest rare stringed instruments requires a very specialized knowledge and that is why only a small group of knowledgeable people has been able to take advantage of this lucrative and safe investment niche.

At **Stradivari Invest®**, with our global network of top experts and specialists, we are in a unique position to help investors, irrespective of their background, to make successful and safe investments in rare stringed instruments.

About Stradivari Invest®

Stradivari Invest® is specialized in the fine rare stringed instruments investment niche. We facilitate investments in the top stringed instruments made mainly by the unsurpassed luthiers of all times, Antonio Stradivari and Giuseppe Guarneri del Gesù.

Our success depends on the profit and the satisfaction of our clients. Our goal is therefore to offer the finest instruments available that secure excellent financial returns, the most satisfying non-financial returns and extraordinary safety.

An important part of our work at the **Stradivari Invest®** is to support some of the most accomplished young musicians who need a great instrument to reach the highest potentials of their careers. The finest stringed instruments are so expensive today that practically none of the younger virtuosi can afford them without a support from a sponsor or a patron.

Both our investment and our support work marry beautifully in a well-balanced symbiosis. It is a win-win situation for all involved. Both the investor and the musician gain greatly from the partnership. The value of the instrument is preserved and further enhanced when a well-known soloist plays the instrument. And the musician's career gets a significant boost when he or she gets an opportunity to play a Stradivari or a Guarneri instrument.

Heart and soul of Stradivari Invest®

The founder of **Stradivari Invest®**, Staffan Borseman, is equally at home in the world of art and business.

He has a lifelong experience as a dealer of fine stringed instruments and bows. For his outstanding knowledge and his human qualities he is a deeply respected and sought after rare stringed instrument

investment consultant.

A close working relation to the late Mr. Erik Järnåker brought him into the circles of one of the major stringed instrument collections, the Järnåker Foundation.

Staffan Borseman acquired a vast expert knowledge in the field of the history of stringed instruments and bows as well as their physical construction and acoustics. His ever-growing interest and investigative mind brought him together with top international experts in every field touching stringed instruments.

Staffan Borseman grew up in one of the most famous Swedish music families. His father, Enar Borseman - a student of Georg Kulenkampf, later violin concertmaster and music professor, led Staffan in the best of traditions, providing him with a solid basis and continuing support. Already as a five-year-old, Staffan made his first concert performance on violin at the Stockholm Music Museum. Later he studied violin under Gert Crafoord, Josef Grünfarb, [Tibor Varga](#) and Jasha Brodsky.

During his international violinist career Staffan Borseman has held, among other positions, that of a soloist, chamber musician and orchestra leader in the Malmö Symphony Orchestra, Danish Radio Sinfonietta and the Royal Swedish Chamber Orchestra.

Staffan Borseman is respected not only for his musical skills, abilities and knowledge. His integrity, wisdom and ethical reliability make him treasured and loved by his business partners, colleagues and students around the world.

Competitive advantage of Stradivari Invest®

Our highly specialized knowledge and unique network in the field ensures our clients exceptional instruments securing optimal financial returns that beat e.g. Dow Jones Industrial Average and the 10 and 30 year Treasury Bonds.

In this highly specialized niche investment there is a very little competition. Globally there are only a handful of real experts able to value, verify and certify with certainty the finest old instruments made by Stradivari and Guarneri. We are in frequent and close contact with these experts.

Our global network of musicians, collectors, dealers, violinmakers and other professionals and institutions allows us to locate the finest instruments off market and to obtain the optimal return when the investment is realised.

Win-Win policy

Our top priority is to make sure that everybody involved in our activities gets the best outcome possible.

Our goal is to secure the investor:

- ✓ The instrument with the highest ROI (return on investment) potential
- ✓ The optimal safety of the investment
- ✓ The most trouble-free management of the investment
- ✓ The most pleasing and satisfying non-financial returns
- ✓ The opportunity to closely follow both the instrument and the investment

For the musician we secure:

- ✓ One of the finest instruments available
- ✓ Optimal expression of the artistic gift
- ✓ Forward the musician's career
- ✓ Easy administration of the loan and the insurance of the instrument

Investment Objectives

The aim of the **Stradivari Invest®** is to provide the investor with a safe and rewarding medium to long-term capital growth through investing in exclusive rare stringed instruments.

Investment Policy

Stradivari Invest® seeks to take advantage of the fine track record, the excellent financial returns and the unusual safety of the investments in the finest old stringed instruments. The value of these supreme instruments has increased steadily and progressively during the past three centuries and has never decreased, even during times of economic depression. This long-documented track record of excellent financial returns makes top rare stringed instruments both a safe and a profitable investment and an outstanding vehicle for wealth preservation.

Investment Process

We are continually in contact with key people on the market in the search for the finest stringed instruments that have the highest value increase potential.

- ✓ When an exceptional instrument is found, it is screened, scrutinized, verified, certified and valued by utmost experts in the field, including verification of the acoustic qualities of the instrument by experienced top soloists.
- ✓ On the base of the valuation the price of the instrument is negotiated.
- ✓ After the legal work is done the instrument is purchased and insured.
- ✓ The instrument is re-valued and the insurance policy is adjusted periodically to reflect the change in the value.
- ✓ The recommended holding period for rare stringed instruments is 10 years. After that period the instruments can be offered for sale.

Main advantages of investment in rare stringed instruments

- ✓ It beats the Dow Jones Industrial Average
- ✓ It beats the 10 and 30 year Treasury Bonds
- ✓ It has a typical annual rate of return 10-15%
- ✓ It has a long-documented track record of excellent financial returns
- ✓ It is an outstanding vehicle for the wealth preservation
- ✓ It also provides satisfying non-financial returns
- ✓ It supports the best classical music traditions
- ✓ The risk of capital loss is low or very low
- ✓ All-risk insurance covers the full value of the instrument

Value of the instrument

The stringed instrument prices have not experienced the spectacular increases or falls of the stock market. On the contrary, their value has increased very steadily for decades.

Until the late 1970's the annual value increase of fine stringed instruments used to be between 5% and 10%. However the demand for these instruments has been steadily growing with the baby boom generation and the increasing popularity of classical music. Far East clients were willing to spend much more on fine stringed instruments than Americans or buyers on the old continent.

The steadily increasing demand for rare stringed instruments worldwide speeds up the growth of the annual percentage of appreciation of these instruments and it currently revolves between 10% and 15%.

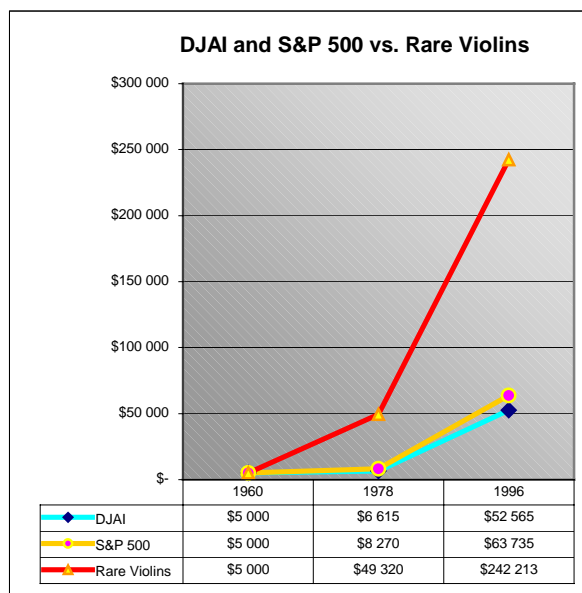
The value of rare stringed instruments depends not only on the supply-demand ratio. When valuating a fine stringed instrument, also the period, the physical condition and the provenance or the history of the instrument has to be taken into account.

Financial returns

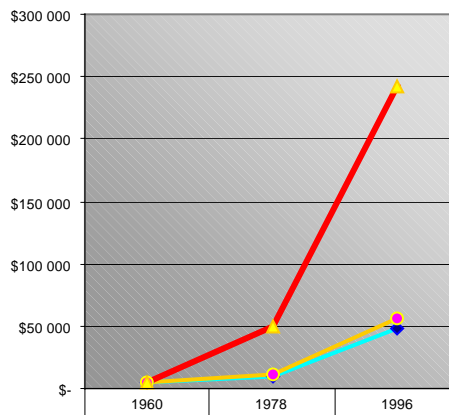
Investment in rare stringed instruments is not closely correlated with stocks and bonds and makes perfect alternative investment for any portfolio. It enables diversification without compromising financial results.

In 1999 Kristin Suess, an M.B.A. candidate at the University of Cincinnati, conducted an independent academic study. She compared prices of fine Italian violins from the 18th century with the US stock market's DJIA, S&P 500, as well as US treasury bonds.

Hypothetical US\$ 5 000 were invested in all the above-mentioned investment vehicles for the period from 1960 to 1996. The study then compared the development of prices. The rare violins significantly outperformed all the other investment vehicles explored in the study (see the following graphs).

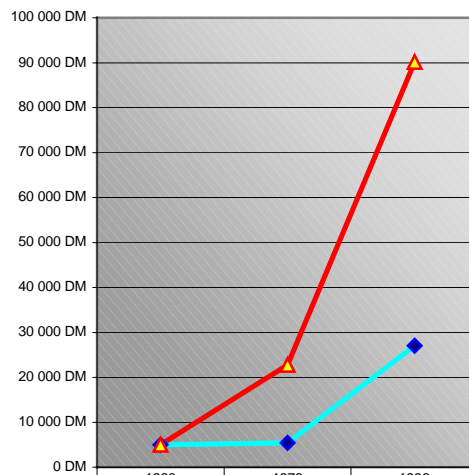


Treasury Bonds vs. Rare Violins

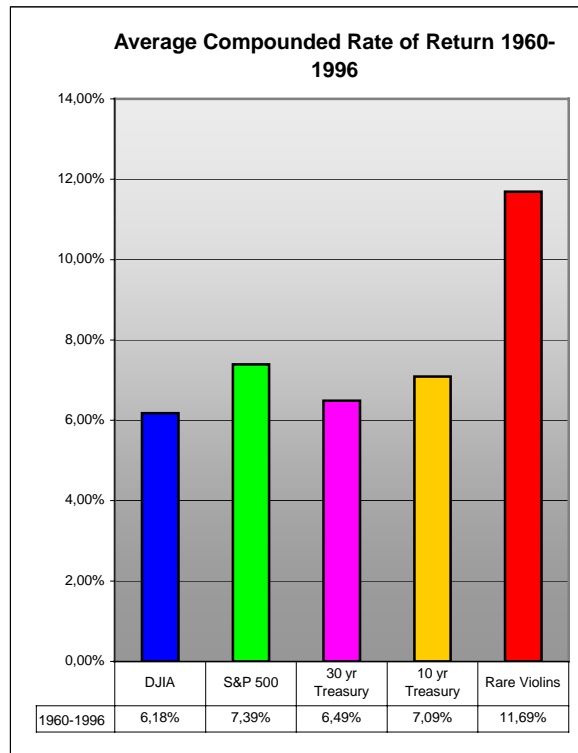


	1960	1978	1996
30 yr Treasury	\$5 000	\$10 306	\$47 659
10 yr Treasury	\$5 000	\$11 963	\$56 938
Rare Violins	\$5 000	\$49 320	\$242 213

DAX Index vs. Rare Violins (in German Marks)



	1960	1978	1996
DAX Index	5 000 DM	5 384 DM	27 042 DM
Rare Violins	5 000 DM	22 793 DM	90 180 DM



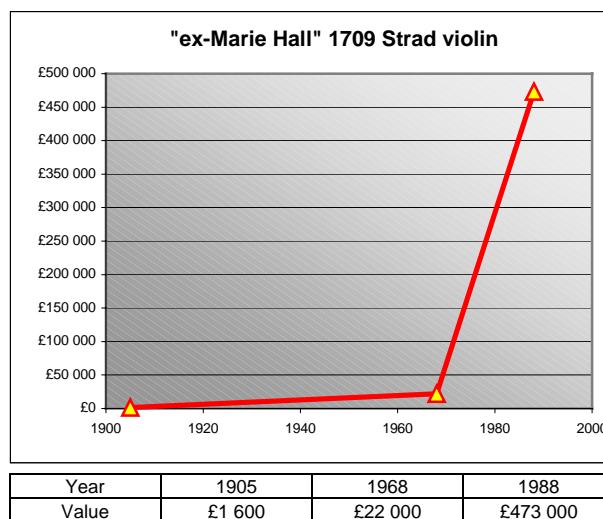
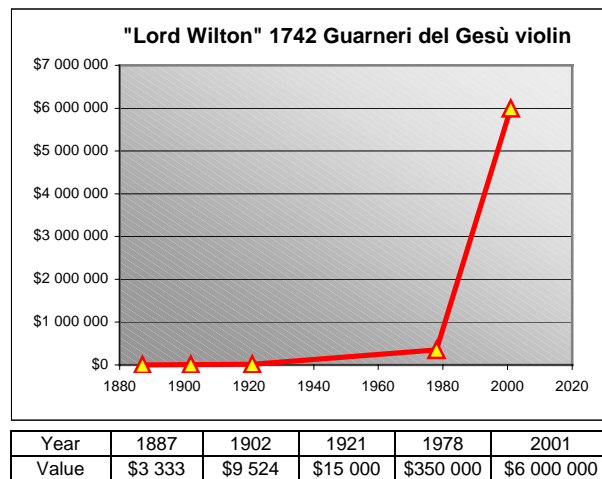
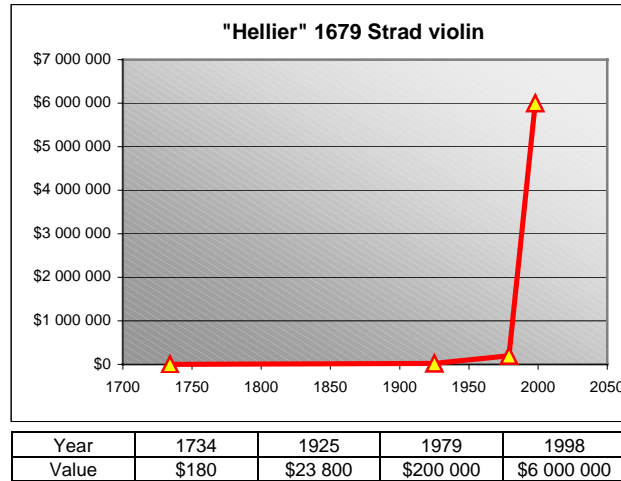
	1960	1978	1996
DJIA	\$ 5 000	\$ 6 615	\$ 52 565
Violins with Lowest Yield	\$ 5 000	\$ 42 331	\$ 94 621
Violins with Median Yield	\$ 5 000	\$ 39 451	\$ 249 091
Violins with Highest Yield	\$ 5 000	\$ 96 140	\$ 862 079

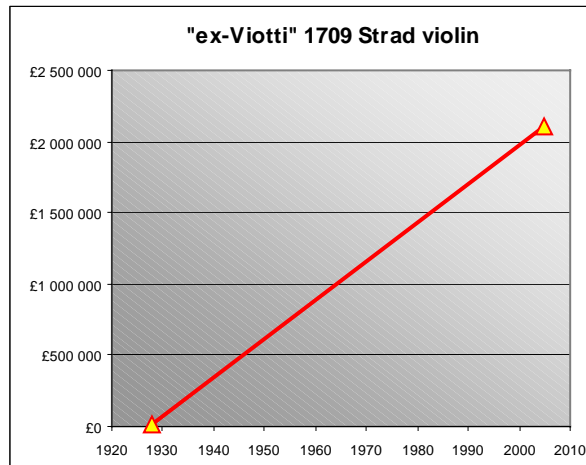
The violin prices for the study were based on the very conservative violin price valuations published yearly in the “Taxe der Streichinstrumente” by Albert Fuchs. Stock market information was retrieved from the published indexes. Treasury Bond information was retrieved from statistics as released by the Federal Board of Governors.

The conclusion of the study is evident. Rare violins as an investment have performed far better than all other investments explored in the study. However the top priced violins made by Antonio Stradivari and Giuseppe Guarneri del Gesù were excluded from the study because only very little data was available on the sales of those instruments to be of any use for statistical purposes.

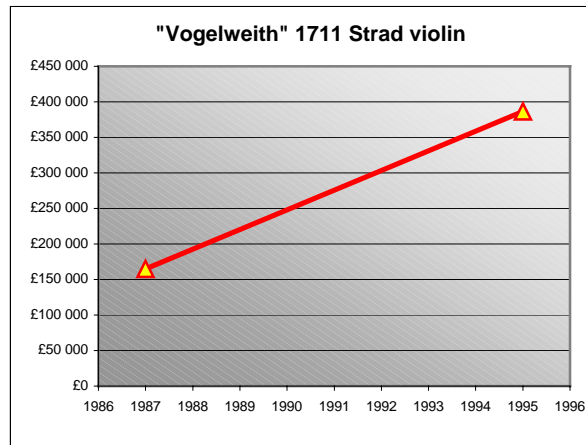
Individual instrument case studies

Individual case studies of value development of top instruments build by [Antonio Stradivari and Guarneri del Gesù](#) often show larger rates of return.

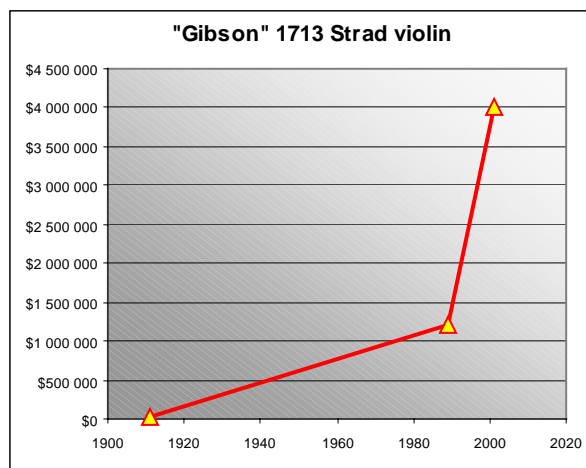




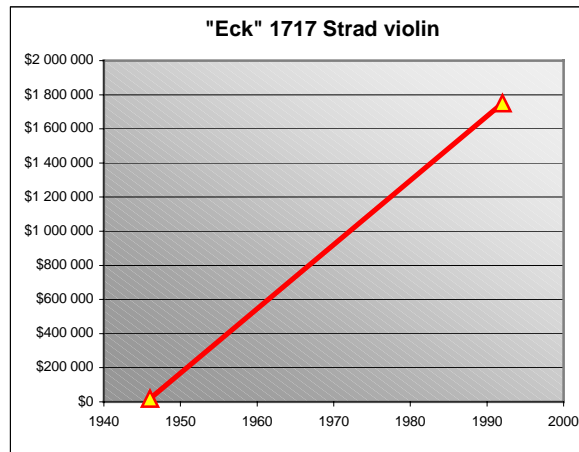
Year	1928	2005
Value	£8 000	£2 100 000



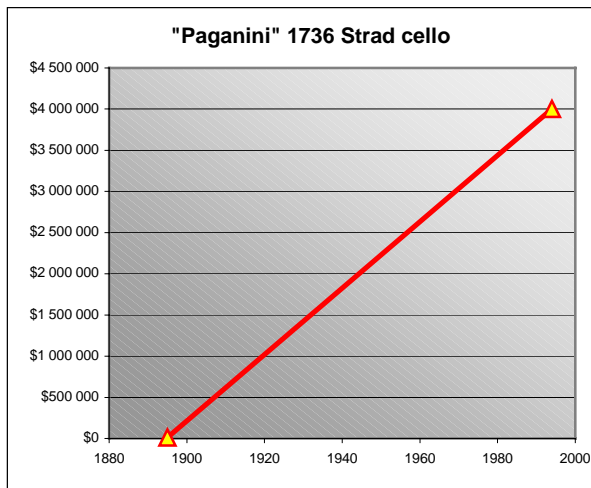
Year	1987	1995
Value	£165 000	£386 500



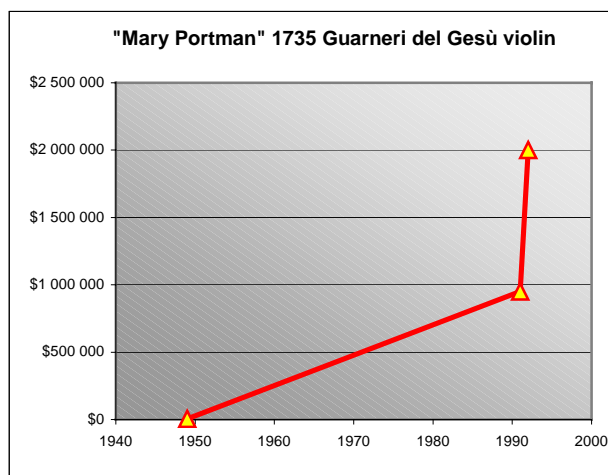
Year	1911	1989	2001
Value	\$15 000	\$1 200 000	\$4 000 000



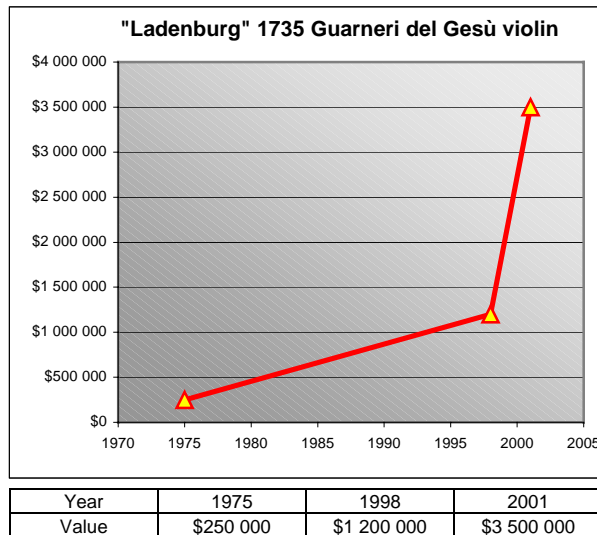
Year	1946	1992
Value	\$18 941	\$1 750 000



Year	1895	1994
Value	\$10 000	\$4 000 000



Year	1949	1991	1992
Value	\$4 444	\$950 000	\$2 000 000



As far as we know no investor or owner of the Stradivari or Giuseppe Guarneri del Gesù instrument has lost any money on the instrument.

Non-financial returns

Like owning an old master painting, investing in a fine rare stringed instrument can provide both financial and artistic satisfaction.

From the investment or monetary point of view the most efficient way to secure the instrument's value at its highest level is to lend it to a first class musician.

The wood of a stringed instrument is a living matter. It changes its acoustic properties depending on the vibrations it is exposed to. If the instrument is not played on for longer period of time, its sound becomes less responsive and dull.

Any top stringed instrument has to be regularly used to retain its peak acoustic properties. Moreover, a first class musician should play on it. A top player creates superior frequencies while playing the instrument and keeps the instrument's acoustic properties at its peak.

By lending the instrument to an exceptionally talented performer, you make sure that the instrument continues to produce the best sound it can.

By doing so, you are also supporting a coming megastar in reaching new heights of the virtuoso career.

Another non-financial return will come from hearing your first class musician enchant thousands of appreciative listeners over and over with a performance that he or she could not accomplish with a lesser instrument.

During the last two centuries nearly every great soloist has played on either a Stradivari or a Guarneri del Gesù instrument - [Nicolo Paganini](#), [Joseph Joachim](#), [Fritz Kreisler](#), [Yehudi Menuhin](#), [Itzhak Perlman](#), [Jascha Heifetz](#), [Salvatore Accardo](#), [Henry Vieuxtemps](#), [William Primrose](#), [Yo-Yo Ma](#), [Mstislav Rostropovich](#), [Jacqueline du Pré](#), [Janos Starker](#), [Isaac Stern](#) and others.

Risk evaluation

Experts in the field consider the risk of capital loss low or very low. As stated earlier, the historic sale prices and all known public sales records suggest that the value of the finest stringed instruments build by Stradivari or Guarneri del Gesù has never decreased, even during times of economic depression. Even though nobody can see into the future, all indicators suggest that this long-standing trend will continue.

The full value of the instrument is always “all risk” insured by an AAA rated insurance company. The only risk that the instrument cannot be insured against is, if the musician that loans the instrument runs away with it. However this is very unlikely. We choose the virtuoso star for the loan of the instrument very carefully among the best world talents of today. It is not an unknown person from the street.

To be awarded with a loan of a very precious instrument is a dream-come-true for talented musicians. They are thrilled. It is an incredible privilege to be able to play one of the very top stringed instrument species available. The fine instrument is the musician's lifeblood and livelihood.

It helps the talented performer to reach the highest grounds of the virtuoso megastar career. It definitely opens new doors and new possibilities. If the player runs away with the instrument, his or her career is obviously over. And ... nobody has ever done it.

There is no record of any musician not being grateful for the loaned instrument and not taking the best possible care and not upholding the terms and conditions attached to using it.

Scarcity

The number of existing rare stringed instruments from the 18th century is understandably finite.

Furthermore, museums, wealthy private collectors and big corporations often purchase the most valuable instruments. Many of these exquisite masterpieces end up behind a glass of a display case or in a vault, never to be played on again. As more and more instruments are purchased with no intention of resale by these institutions, the prices of remaining instruments are pushed further up.

From all the best stringed instruments ever made, the ones created by Antonio Stradivari and Giuseppe Guarneri del Gesù three centuries ago, are the most extraordinary.

The exact number of the remaining instruments made by Stradivari and Guarneri is not known. Numerous instruments were destroyed during the many wars that swept throughout Europe, others disappeared under diverse circumstances, and further more instruments were either stolen or acquired under mysterious circumstances.

Supply / Demand

Worldwide demand for rare stringed instruments is growing but supply is very limited. There are only around 550 known violins, 15 violas and 37 cellos built by Antonio Stradivari and only around 145 violins and one cello build by Guarneri del Gesù.

Large institutional buyers with no intention of resale buy more and more of the finest rare stringed instruments. That reduces the supply of the finest instruments coming into the market while the demand is continuously growing.

The competition for the remaining instruments increases and consequently the price of the available

instruments is dramatically pushed up.

Most of the Stradivari instruments build after 1700 and Guarneri instruments made after 1730 are currently valued in the range of \$2,000,000 to \$6,000,000 depending on their condition, provenance and historical importance.

Liquidity

The rare stringed instruments perform best as middle-term to long-term investments. Most investments in rare stringed instruments should be viewed as a ten-year investment.

Fine stringed instruments usually attract a buyer easily, however the market is not as fluid as the bond or the share market.

A fine instrument in the price range just under the top will typically sell within twelve months. However the top priced instruments are usually already sold before they can reach the market.

Portfolio diversification

An unquestionable advantage of investment in rare stringed instruments is its low correlation with other financial assets and its diversifying effect on an investment portfolio. Despite the decline of many stock markets the value increase of rare stringed instruments has remained very stable.

The extremely low correlation with other asset classes has resulted in investments in rare stringed instrument becoming a highly beneficial investment vehicle that can provide unequivocal benefits for investment strategies.

From the portfolio management perspective, if an investment in rare stringed instruments is held in combination with stocks and bonds in a portfolio, then the investor is able to render higher than expected returns for a given level of risk.

Insurance, storage and maintenance cost

Even a passive real estate investment requires the payment of insurance, property taxes and maintenance and repair costs. Investments in stocks and bonds often require the payment of account maintenance fees. Investments in gold require storage, transportation and transfer costs. By contrast the investment in rare stringed instrument is free of these types of fees and expenses.

The cost for the instrument's storage, maintenance and insurance is taken care of by the musician in exchange for the right to play. And **Stradivari Invest**® takes care of every aspect of the administration.

The instrument is covered by all-risk insurance by a foremost insurance company rated AAA by the Standard & Poor's Rating Agency.

To retain the best insurance coverage possible the instrument will be re-evaluated every year and the insurance policy will be adjusted to reflect the most current value of the instrument.

Safeguarding against fraud

In all purchases of fine rare stringed instruments a great deal of money is involved. Therefore immense care must be taken to protect against fraud.

Our rigorous and uncompromising due diligence and certification process secures you only the finest genuine rare stringed instruments, eliminating all fakes and problematic instruments. That secures your investment and ensures the maximum increase in value.

Due diligence involves market intelligence, provenance checks, verification of instrument's certificates, valuation and more.

Tools of the trade

Fine stringed instruments are both tools of the trade and works of art. The best stringed instruments may be beautiful collectible objects, but were primarily designed to enrich our lives with their beautiful sound. You can't realize the full splendour and beauty of an instrument unless you hear it in the hands of a virtuoso.

A fine stringed instrument cannot be regarded as a luxury for a professional musician, determined students and soloist. For them the instrument is a tool necessary for making a living.

The price of the finest stringed instruments has escalated to the point that they are unaffordable for most musicians. They cannot compete with prosperous banks, rich foundations or wealthy collectors.

Because rare stringed instruments are first and foremost tools of the trade, they never become subjects to the fashionable whims and the stringed instrument market has remained extraordinarily stable.

Rare stringed instruments for players

The performing artist retells and translates the composer's universe.

When the top musician reaches his or her supreme musical potential, the music, the body, the mind and the instrument melt together into a homogenous organic unity. The result is perceived as an unearthly quantum spring of beauty and energy. It is a euphoric, intense and sublime experience perceived both by the musician and the listeners.

This extraordinary result is achievable only with a top master instrument that responds in a flesh and offers an infinite palette of tonal colours and nuances.

The musicians grow with their instruments. It is absolutely crucial to empower the most talented stringed instrument students both with the best master teachers and the finest master instruments to fully develop their potentials, talents and skills.

Stradivari Invest® does its utmost to find the world's finest stringed instruments and put them into the hands of the world's most talented musicians.

What a waste is to lock the finest master instruments behind a glass in museums or in a wall safe. Stringed instruments are made to be played on, to enrich both the player and the listener with a joy of music. Even so they are beautiful works of art, their full potential is un-folded only in the hands of master players.

Become a Patron

The finest string instruments have been for long decades so devastatingly expensive that almost no artist can obtain them without some form of sponsorship or patronage.

For the highly talented musician is the top quality instrument essential to play successfully in the very competitive international market.

We encourage you to join us in our efforts to preserve and encourage the excellence in string playing. Consider investing in one of the fine rare stringed instruments and loaning it to an exceptional young musician.

Unique patron benefits

- ✓ You will own a very rare and important piece of art, a piece of history, a unique stringed instrument of substantial historical and cultural significance that will continually appreciate in value.
- ✓ You will retain the ownership of the instrument without any risk or hassle.
- ✓ You will be a part of a privileged circle of investors.
- ✓ You will have a satisfaction of knowing you are supporting one of the most talented and exceptional young musicians in reaching their international virtuoso stardom.
- ✓ You will get to know one of the future stars of the classical music heaven.
- ✓ You will feel a great satisfaction to see your artist grow with your instrument.
- ✓ You will get private updates of the concert and recording activities of your artist.
- ✓ You will be enjoying private concerts performed by your artist and the instrument.
- ✓ You will enjoy a peace of mind knowing that the instrument will be all-insured by the foremost insurance company.

Stradivari Invest® will take care of everything. We will find the suitable instrument, take care of the whole verification and certification process, screen the physical condition, find the deserving exceptional young virtuoso for the loan of the instrument, administer the instrument loan and insurance, and much more.

Stradivari and Guarneri

Antonio Stradivari (1644-1737)

The maker of the “Stradivarius” or “Strad” stringed instruments is the most famous luthier of all times. During his long life he made at least 1,116 instruments. It is assumed that only around half of his instruments survived until today, but the exact number is not known.

His instruments were regarded to be the best stringed instruments ever created already during his life. They are highly prized for their superb tonal qualities and excellent playing characteristics.

Stradivari was a perfectionist and his instruments are perfectly executed. He sold them often to the royalty and laid the foundations of stringed instrument-as-an-investment. His instruments were always highly valued and were often kept safely in cabinets.

Bartolomeo Giuseppe Guarneri del Gesù (1698-1744)

The most prominent luthier after Antonio Stradivari was Giuseppe Guarneri del Gesù. The term “del Gesù” originates from the Greek abbreviation for Jesus (IHS) (Jesu Hominum Salvator) and a Roman cross that Guarneri used on the labels inside his instruments. It indicates veneration for the Holy Name.

Contrary to Stradivari, Guarneri del Gesù made his instruments quickly and sold them for a low price. Despite of this also his instruments are exceptional and highly valued.

Only around 145 violins, none viola and one cello build by Guarneri survived until our time.

Why are the instruments by Stradivari and Guarneri so special?

The master stringed instruments made by Antonio Stradivari and Giuseppe Guarneri del Gesù excel in a supreme powerful, rich and colourful tone that is ideal for a solo instrument. A Stradivarius in a good condition emits high-frequency sounds in a range where human hearing is the most sensitive. These frequencies become more audible in larger rooms. That makes the Stradivarius ideal for concerts in spacious concert halls and for performances together with big philharmonic orchestras.

The sound of these sublime instruments is so very characteristic that an observant listener can distinguish their superior tone when hearing the same artist playing on different instruments.

The sound of the old master instruments is not only superior in the vivacity of the tone; it is also insistent and captivatingly beautiful. The lustre and beauty of the instrument’s tone is as close you can come to the immaculate voice of a great opera diva.

The instrument by Stradivari is like a finely tuned sports car. Just a little touch is needed to spark a reaction.

Science has not invented an instrument that could measure or quantify the beauty of a sound yet. Only the metaphysical investigation could possibly tackle the phenomenon.

Thousands of hours and millions of dollars were spent in the search for the secret formula of the old master stringed instruments made by Stradivari and Guarneri, but no clear all-explaining answer was found. Neither using x-rays or the wood of specially grown trees nor anything else has helped to re-create their excellent characteristics.

Many imitations of Stradivari violins have been made, but none of them could successfully duplicate the creations of the master luthier from Cremona.

Some of the most critical factors that make it impossible to build an instrument with the same extraordinary qualities today are:

- ✓ The climate three hundred years ago was different than we know it today and affected in a positive way the quality of wood. At that time Europe experienced what is called "the little ice age" - extremely cold temperatures and long winters. In the colder climate the trees grew slower and the wood was denser and more resonant.
- ✓ Today nobody knows for sure the wood treatment procedures used prior to the building of the instruments and prior to its varnishing.
- ✓ The favourable effect of the varnish on the sound as well as on the visual beauty of the instrument was never successfully imitated.
- ✓ Some of the old stringed instrument-building knowledge is lost.

Even if we knew all the stringed instrument-building secrets of the great masters Antonio Stradivari and Giuseppe Guarneri del Gesù, only a uniquely talented and gifted master luthier of the same calibre could give birth to comparable instruments today.

The Instrument

Stradivari Invest® has several top rare stringed instruments to choose from at any time.

We will assist you in choosing the best instrument for you depending on your situation, your expectations and needs. Each instrument is different, has its own potential and is sometimes bound by specific conditions.

Investing in top rare stringed instruments is not for everybody and the market players do not accept everybody as an investor. The top rare stringed instrument market is selective and has its own rules and mechanisms. It is a market of a few privileged players.

Even though investing in top rare stringed instruments is a profitable business, it is not only about money. It is also about feelings, captivating experiences, increased happiness and good relations.

If you wish to enter the fascinating and thrilling world of top rare stringed instruments as investor, you have to qualify.

Send us a message with your name, address and phone number and we will contact you shortly. You are always welcome to call us.

Phone: +45 3940 2125, Email: info@stradivariinvest.com

Instrument for sale?

If you have a fine rare stringed instrument for sale, we would like to hear from you too.

FAQ - Frequently Asked Questions

What can go wrong?

Please refer also to the following chapters: Risk evaluation, All Risk Insurance coverage scenario, Insurance, storage and maintenance cost. The paragraphs below cover different hypothetical scenarios in detail.

What is the worse case scenario?

The instrument is all-risk insured. The insurance policy covers every imaginable risk except the case where the musician loaning the instrument runs away with it. This very unlikely situation has never happened and will probably never do so. Please refer to [What if the soloist takes the instrument and runs away?](#)

What if the instrument gets stolen?

In the case the instrument gets stolen, the all-risk insurance covers the full value of the instrument. The policy also covers theft from a locked vehicle.

What if the instrument gets damaged?

A world leading curator luthier will repair the damaged instrument. The cost of the repair will be fully covered by the insurance. If the value of the instrument decreases as a consequence of the incident, the insurance will cover the loss of the value.

What if the instrument gets destroyed?

In the case the instrument getting destroyed, the all-risk insurance covers the full value of the instrument.

What if the soloist takes the instrument and runs away?

As stated earlier, in the unlikely event of the artist running away with the loaned instrument, the criminal police will be alarmed. An international police search will begin to find the instrument. For the artist such a case will mean an immense dishonour and a sure end of career. No soloist has ever done it.

What if the soloist does not pay insurance?

Before receiving the loan of the instrument, the soloist has to sign a contract that binds him to pay for the instrument's insurance and storage. If he or she fails to pay for the insurance and the insurance company is about to cancel the insurance policy of the instrument, **Stradivari Invest®** takes over the insurance, nullifies the contract with the artist and takes the instrument back.

What if the soloist does not keep the instrument safe?

The case of careless handling or storage of the instrument will infringe the loan contract. The contract will be nullified and the instrument will be taken back.

What if the soloist is invalidated?

According to the loan contract, the instrument will be returned to the custody of **Stradivari Invest®** and then loaned to another deserving soloist.

What if the soloist dies?

According to the loan contract, the instrument will be taken back to the custody of **Stradivari Invest®**. Another artist will be chosen for the loan program. The death of the soloist does not have any influence on the value of the instrument.

Key specialists and partners

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