



Instrument Program Coverage & Protection:

Repair and Maintenance Program (RAMP):

RAMP is included in every instrument program at no additional monthly cost for as long as you are making monthly program payments. RAMP coverage ends upon completion or termination of rental agreement.

What RAMP Covers:

Basic repairs and adjustments to the instrument. Basic repairs are described as something that can be repaired quickly (1 hour or less) by a qualified repair technician. Examples of a minor repair include, but aren't limited to:

- Replacement of a pad or key adjustments on a woodwind instrument.
- Minor valve or slide repairs on a brass instrument.
- Removal of minor cosmetic dents or dings.
- Minor adjustments or repairs to percussion, orchestral, or string instruments.

What RAMP Does NOT Cover:

- Full re-pads or "overhauls" on woodwind instruments due to exposure to water or lack of care by the student.
- Serious dents, cracks, or other damage that occur by any means.
- Loss, theft, or destruction of the instrument or any accessories.
- Damage to or destruction of the instrument case.
- Replacement of reeds, strings, drumheads, drum sticks/mallets, bows, valve oil, cork grease, woodwind mouthpieces/ligatures and other "consumables" that are designed to wear out/run out as part of using the instrument.
- Any repair or adjustment after you pay off the instrument in full and take ownership of it, and program payments cease.
- Any damage that is caused by neglect or misuse of the instrument.

Renter's Responsibility to maintain RAMP Coverage:

- To maintain and clean the instrument as instructed by the manufacturer, director, teacher, etc.
- Promptly report any problems to The Gift of Music Foundation.
- Account must be current. RAMP protection is not in effect any time account is past due for any reason.

Comprehensive Coverage Plan (CCP):

This is an **optional coverage plan** that protects against loss, theft, or major damage to the instrument while program payments are being made.

What CCP Covers:

- Major accidental damage repairs above RAMP coverage.
- Replacement of the instrument in the case of loss, theft, or damage beyond repair.

What CCP Does NOT Cover:

- Any damage that is caused by neglect, misuse, or abuse of the instrument.
- Any repair or adjustment after you pay off the instrument in full and take ownership of it, and program payments cease.
- Replacement of reeds, strings, drumheads, drum sticks/mallets, bows, valve oil, cork grease, woodwind mouthpieces/ligatures and other "consumables" that are designed to wear out/run out as part of using the instrument.

Obtaining & Maintaining Coverage:

- Renter **MUST** select coverage at the start of the contract. It cannot be added on later.
- Account must be current. CCP coverage is **NOT** in effect anytime the account is past due for any reason.

In Case Coverage is Needed:

- In the case of loss or theft, renter must submit a copy of a police report showing all identifying instrument information such as: Tag #, Serial Number, Asset #, Instrument type, brand, and model, etc.
- In the case of damage beyond repair/destruction, instrument must be returned to The Gift of Music Foundation.

What We Will Do:

- After proper documentation (police report, any other forms required) has been received, we will repair the current instrument or replace the instrument with either a new or nearly new instrument of the same or similar make & model. (at our discretion)
- Existing balance remaining, and rental agreement terms would remain in effect.

Monthly CCP Payments:

- Are added to the program payment and are due each month.
- Cannot be added after the rental agreement begins.
- Do NOT go toward the purchase price of the instrument.

All decisions concerning damage, needed repairs, and whether to repair or replace instrument are solely at the discretion of The Gift of Music Foundation, Inc. The Foundation also reserves the right to deny a claim under CCP if misuse, abuse, or neglect of the instrument is suspected or substantiated. We may also refuse a claim if fraud is suspected or substantiated.

A maximum of one (1) claim may be made under the CCP during the rental agreement period per instrument.