

## **RENTAL POLICIES – Standard Monthly**

1. If an instrument is returned before the expiration of the initial trial period, no refunds will be given for the unused portion of the rent. You may return the instrument at any time with no further obligations if the account is current. All consecutive monthly payments may be applied towards purchase at the rate of \$20.00/per monthly payment for violin or viola, \$28.00/per monthly payment for cello, or \$35/per monthly payment for the bass; Title of the rented instrument remains with THE VIOLIN DOCTOR, INC. until the full purchase price has been paid.

2. The **optional insurance plan** may only be accepted or declined at the initial signing of the rental contract. If you decline the insurance and would like to add it later, the instrument must be brought into the shop to verify its condition. The insurance will cover damages due to theft, fire or flood up to the full value of the instrument. A police report detailing the theft or damage must be submitted at the time of the claim. Insurance will also cover damages due to negligence; however, if an instrument is damaged beyond repair, as determined by the staff of The Violin Doctor, Inc., due to negligence or accidental damage, you will be responsible for a **deductible equal to 1/3 the full retail value of the instrument** payable at the time of the reported damage. **Your account must be current and in good standing in order for this coverage to apply.** Multiple claims made over the period of the rental that total in excess of the value of the instrument will be denied and repairs or replacement will be the responsibility of the renter. Please note that normal wear and tear (i.e. strings breaking, bow repairs, etc.) are NOT covered by insurance. **Insurance for violin/viola will be an additional monthly charge of \$8.00, \$13.00 for the cello, or \$17 for the bass.** If you decline to add the insurance and it is damaged in any way, you will be financially responsible for the cost of any work needed up to the full retail value of the instrument in the event of significant damage.

3. The credit card provided at the time of rental will be automatically charged on your monthly due date. **Please note: We do not send monthly invoices or reminders.** You are responsible for remitting payment on or before the due date established for your account. **If the credit card that you have provided is declined, cancelled or is changed without notification, this includes new expiration dates, your account will be assessed a late fee of \$12.00/mo. If your card on file expires or is no longer valid, you are responsible for contacting us with the updated information for charges prior to your account's next due date.**

4. Provided your account is less than three months past due, the instrument may be returned at any time with all monies due. Accounts three months past due will be assigned to a professional collection agency or submitted to Small Claims Court. Those who permit their accounts to become that delinquent will **immediately become liable for the balance of the full purchase price** as well as for any additional costs incurred by The Violin Doctor, Inc. The return privilege will also be forfeited.

5. **RETURN PROCEDURE:** If you choose to return a rental instrument at any time to your school or music instructor, you must provide **written notice** (e-mail is acceptable) that the instrument is being returned. Please make sure the instrument and bow are in the case and make sure that the student's name is clearly marked on the blue case tag. If the tag has been lost, please use a replacement tag securely attached to the handle of the case and mark the student's name as well as The Violin Doctor on it. **Please include in your written notice the date of return, the student's name, the school and whether the instrument was left in the front office or with a teacher and the teacher's name. If these steps are not followed, your account may continue to be charged until such time as we can determine an instrument has been returned.** If the instrument is returned in poor condition you will be responsible for the repair costs in full unless your insurance plan is active. Once an instrument is returned, thereby terminating your rental account, any credit accrued toward a future purchase is lost and cannot be reinstated.

6. The approximate prices for student instruments, including the case (or cover), bow and rosin, is given below. These valuations are approximate based on the current inventory availability.

VIOLIN: \$650.00

VIOLA: \$740.00

CELLO: \$1,700.00

BASS: \$3,600