

Policy Spotlight: Church Organs—Many Forms, Many Considerations

Mention church music, and people are bound to think of organs. The majority of churches use some form of organ music to accompany song and to set the mood for contemplation and celebration.

Now, picture the instrument played to make organ music. Are you imagining a magnificent wall of metal pipes? Though many churches still use traditional pipe organs, others rely on hybrid solutions or fully digital organs to make equally celestial music.

Insurance considerations may vary as much as these instruments:

Traditional, Hybrid, and Digital Organs

- **Traditional pipe organs** produce their soaring sounds by forcing air through pipes of varying sizes. These organs are objects of art in themselves. They're built into the church structure, and require specialists to install, repair, and maintain.
- **Hybrid pipe organs** are usually traditional pipe organs that have been modified with the addition of digital components so that some sounds are produced by pipes and others, electronically. Traditional pipe organs evolve into hybrid organs because church leaders choose a less expensive option when they have repairs made and replace parts.

"'Combination' organs are actually more common in churches than purely digital organs," Paul Stephens, VP, Marketing and Risk Management Services for Church Insurance, says.

- **Digital organs** consist of a keyboard and extensive electronic equipment that mimics the sound and feeling that comes from traditional pipe organs.

"The sound quality of digital pipe organs can rival that of a real pipe organ," Paul says. "But the cost for installation and maintenance is often much less."

Setting up a digital organ, however, is not as simple as introducing a keyboard with amplifiers. "If you want a digital organ that produces sound resembling that of a traditional pipe organ, you have to work with a specialist for design and installation," Paul advises.

One misstep to avoid: Make certain that installers don't cut corners by mounting certain electronic components on wood. Some of the equipment, such as high-voltage transformers and power amplifiers, could create a fire hazard if the circuitry fails <http://www.church-organs.com/?p=671>.

How to Treat an Organ on Your Insurance Policy

Paul says there may be some difference in the way that various types of organs are listed on your insurance policy. Traditional pipe organs and hybrid organs are considered to be part of the building. Digital pipe organs may be considered to be either part of the contents or part of the building, depending on how extensively the organ is built into your facility.

This is a **time-lapse video** of the installation of a state-of-the-art digital organ into a church, which shows how its components are incorporated into a structure—and how complex the process can be! Paul notes that, more than likely, this type of digital organ would be treated as part of the building.

If you are contemplating installing a digital organ, or if you'd like to review the way your Property policy addresses musical instruments, give Church Insurance <https://www.cpg.org/global/about-us/about-cpg/church-insurance/> a call. "We can help to make sure you're appropriately insured," Paul says.