



STEINWAY PIANO GALLERY

Of
Nashville

Common Questions Concerning water-damaged Pianos

(more info: <http://www.steinwaynashville.com>)

Q: *Our piano was exposed to water during a recent flood. Is there a possibility that this piano can be repaired? Will the damage to the instrument be evident very quickly or does it take time for serious problems to become evident?*

A: Exposure to or immersion in water can indeed be very damaging to a piano. Even the exposure only to extreme changes in temperature and humidity for a few days in unoccupied homes and buildings can create extended instability in an instrument that will require numerous tunings and regulation of the action to ensure proper performance.

Immersion of the Piano above the Case:

Pianos that have been sitting in water that has risen to the level of the case or higher will in all likelihood be damaged too badly to be restored and must be replaced. Direct exposure of the case, soundboard, strings, and action assembly to water can commonly cause major glue failure of integral structural components.

The rim and keybed of the piano are perhaps the most critical elements in determining the severity of present and future damage. The glued laminations of the rim can be weakened by exposure to water and cannot effectively be repaired.

Damage by water also will not necessarily manifest itself immediately. It may take six to nine months for the effects of glue failure and wood deterioration to become fully evident.

Even the solidity of a Steinway rim cannot overcome the natural forces that occur when wood is exposed directly to water. The strings in a piano can have a combined tension of over twenty tons. Coupled with the inherent tension of the bent laminations of a piano rim, the forces contained by a piano rim are immense and failure of the glue in the rim laminations will no longer adequately contain these forces.

Shallow Water Exposure:

Pianos that have been sitting in a few inches of water, but where the water has not reached the level of the case, are not necessarily ruined beyond repair. However, the effects of moisture still take their toll on all of the piano components and even these pianos would best be replaced rather than repaired. Constant exposure to excessive humidity can cause rust to form on the many metal parts in a piano including strings, tuning pins, hardware, action parts, and the cast iron plate that supports the tons of tension exerted by the strings. The soundboard will also be exposed to harsh climate conditions that will cause severe expansion and contraction of the spruce that comprises the soundboard. The glue joints and wood grain of the soundboard can be permanently damaged by this movement and thus require replacement of the soundboard. The only way to ensure proper long-term integrity of the instrument is replacement of these parts.

The finish of the piano will also be subjected to damaging moisture. The wood under the finish will move in the same manner as the soundboard described above. Cracking, checking, and other finish defects will likely result from this and thus necessitate refinishing of all furniture components of the instrument.

A thorough examination of the piano is the only way to determine the extent of the damage. Steinway Piano Gallery of Nashville is the best resource for this examination.

Warranty and Water:

Water damage voids the warranty to the extent that any claim which can be related to the incident for the remainder of the warranty period will not be honored. Please consult the assistance of Steinway Piano Gallery of Nashville with any questions or concerns as to whether the warranty on your piano has been voided. They will communicate with the manufacture for the ultimate answer.

The Presence of Mold and Other Bacteria:

Mold and other bacteria can form in the many areas of the piano that cannot effectively be reached for cleaning and eradication. The Center for Disease Control (CDC) states from their Web site:

After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and may be a health risk for your family.

For further information concerning mold and other health concerns, visit the CDC website at <http://www.bt.cdc.gov/disasters/hurricanes/index.asp>.

It is recommended that the piano owner consult a specialist in mold and bacteria removal prior to undertaking any repairs or restoration of the piano.

Assistance from Your Steinway Dealer:

Steinway Piano Gallery of Nashville is the best resource for you as you make decisions regarding your piano. They will have expert help concerning the replacement or restoration of your piano and can assist with evaluations and data necessary for insurance claims.

Tips for Filing Insurance Claims:

1. Give immediate notice to your insurance company of your homeowner's insurance claim. Call your agent about any damages you feel you will need to file a claim for. Your agent will give you information on what steps to take next for your particular policy. It is best to keep your insurance agent's phone number and policy number in your wallet so you will have the information if it is not accessible in your home. Also, keep track of all communication between you and your agent regarding your homeowner's insurance claim.
 2. Document and assess the damage to your property. Try to document damage by using a video camera and/or digital camera along with written documentation of all damage you immediately notice and keep those documentation items handy for any future damage you discover.
 3. Make any temporary repairs you can. You are responsible for preventing future damage, so try to make any immediate repairs you can such as putting a tarp over a leaky roof. Also make sure that you save the receipts from the supplies you use so that you can be reimbursed for these expenses (make sure that the expenses are reasonable to avoid a denial of reimbursement).
 4. Compile a list of items that you suspect are damaged or missing. Go one room at a time and have the whole family there to help remember everything that was previously in the room. If you have replacement-cost coverage on your personal property items, many of your items should be replaced new, even if their current value is below that cost (example: a new couch will replace an old couch that may have been only worth a few dollars) so it is important to remember everything that was damaged. This step is much easier if an inventory list of items was already compiled beforehand and kept in a safe place away from the home.
 5. Wait patiently. If your area has just been through a severe disaster, people with more severe damage will most likely be handled first. Keep in touch with your agent during your waiting period to get updates on how your homeowner's insurance claim is coming along. If you feel that you are not being treated fairly or your claim is being handled inappropriately you can contact your state insurance commissioner to file a complaint. Don't forget your loss-of-use coverage usually available in your homeowner's insurance policy that will cover reasonable living expenses if you cannot live in your home during repairs or have been denied access by a government order.
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Registry of Damaged and Destroyed Pianos:

We strongly recommend that you receive a letter from Steinway that provides the replacement value of your existing piano. We offer this service at no charge to provide you with official documentation that may be useful in filing insurance claims or updating your current inventory documentation. If your piano has been destroyed, we would also like for you to contact us so that we can include this in our historical records for Steinway, Boston, and Essex pianos. To obtain this letter or to contact us concerning your piano, please contact us at 615-373-5901. **Please include the serial number (and model, if known).** This information is necessary to determine the replacement value of your piano. Be sure to include your address for our return mail to you.