



The Allen Thomas Group Offers Guidance on Proper Nursery & Garden Center Insurance

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The Allen Thomas Group (ATG), an independent insurance agency in Akron, OH, has recently introduced a new service page dedicated to insurance coverage for nurseries and garden centers. The kinds of business insurance to consider include: general liability insurance, commercial auto insurance, commercial property insurance, equipment breakdown insurance, workers' compensation insurance, and errors and omissions liability insurance.

Joe Race, CEO of ATG, says, "Operating a successful plant nursery or retail garden center requires more than just growing beautiful plants and assisting customers. Running a plant nursery business comes with inherent risks that could jeopardize your company financially. These risks range from liability claims to fire damage, crop loss, employee injuries, and delivery mishaps that could harm your company's finances. Proper insurance creates a safety net, allowing you to manage risks and continue growing your operation confidently."

General liability insurance offers the first line of protection against customer and third-party injury lawsuits. This kind of insurance can be used for situations like slip-and-fall accidents on the premises, delivery vehicle accidents, and plant products injuring customers, which could all result in substantial claims. Liability coverage takes care of any legal costs and payouts if the business is deemed responsible for bodily injuries, property damage, or other harms. Common policy inclusions are: premises liability, product liability, and personal and advertising injury.

Commercial auto insurance may also be required because nurseries often use a vehicle to deliver materials to retail customers and pick up plant shipments from vendors. This type of insurance offers essential protection by covering third-party injury/damage liability and damage to the company's vehicles in use for business purposes.

Nurseries and garden centers also need commercial property insurance to cover repair or replacement costs for properties damaged by fire, wind, winter storms, smoke, vandalism, and theft. Typical inclusions are: buildings, business personal property, and business income.

Equipment breakdown insurance is also vital for nurseries because they typically have irrigation equipment, climate control systems, and other specialized equipment for nurturing and growing plants. This type of insurance takes care of repair or replacement costs for damaged equipment because of a power surge, short circuit, mechanical failure, or boiler explosion. It will also take care of business income lost while operations are interrupted due to equipment breakdown.

Meanwhile, just like other types of businesses, nurseries and garden centers also require workers' compensation insurance. This is because employee injuries may occur any time. Workplace accidents resulting in fractures, burns, strains, cuts, or exposure issues could result in expensive workers' compensation claims. This type of insurance covers medical expenses, lost wages, and rehabilitation costs resulting from job injuries. It is also important to note that most states mandate businesses to carry workers' compensation insurance.

Finally, nurseries and garden centers will need errors and omissions (E&O) liability insurance. E&O covers financial harm from negligent advice and professional errors that cause damages to a client's property or interests. It will also take care of legal costs and financial judgments from covered claims.

Established in 2003 by Joe Race, The Allen Thomas Group has evolved into a top provider of customized risk management and financial solutions for both individuals and businesses. ATG CEO Joe Race graduated from The University of Akron, after which he served as an investment advisor in the 1990s, offering advice to clients on their investments. However, he later realized that his clients required protection for their investments. He founded ATG to provide insurance solutions that are tailor-fitted to the specific needs of

each client. At the present time, The Allen Thomas Group delivers a comprehensive range of customized business insurance solutions that they can provide as a result of their partnerships with several insurance carriers to offer the most appropriate insurance coverage for customers at a reasonable price.

Those who are looking for business insurance for nurseries and garden centers can check out The Allen Thomas Group website or contact them on the phone. They are open from 9:00 am to 5:00 pm, from Monday to Friday.

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For more information about The Allen Thomas Group, contact the company here: The Allen Thomas Group
Joe Race (440) 826-3676
info@atgins.com
453 S High St Ste 101, Akron, OH 44311

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The Allen Thomas Group

The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.

Website: <https://allenthomasgroup.com/>

Email: info@atgins.com

Phone: (440) 826-3676



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