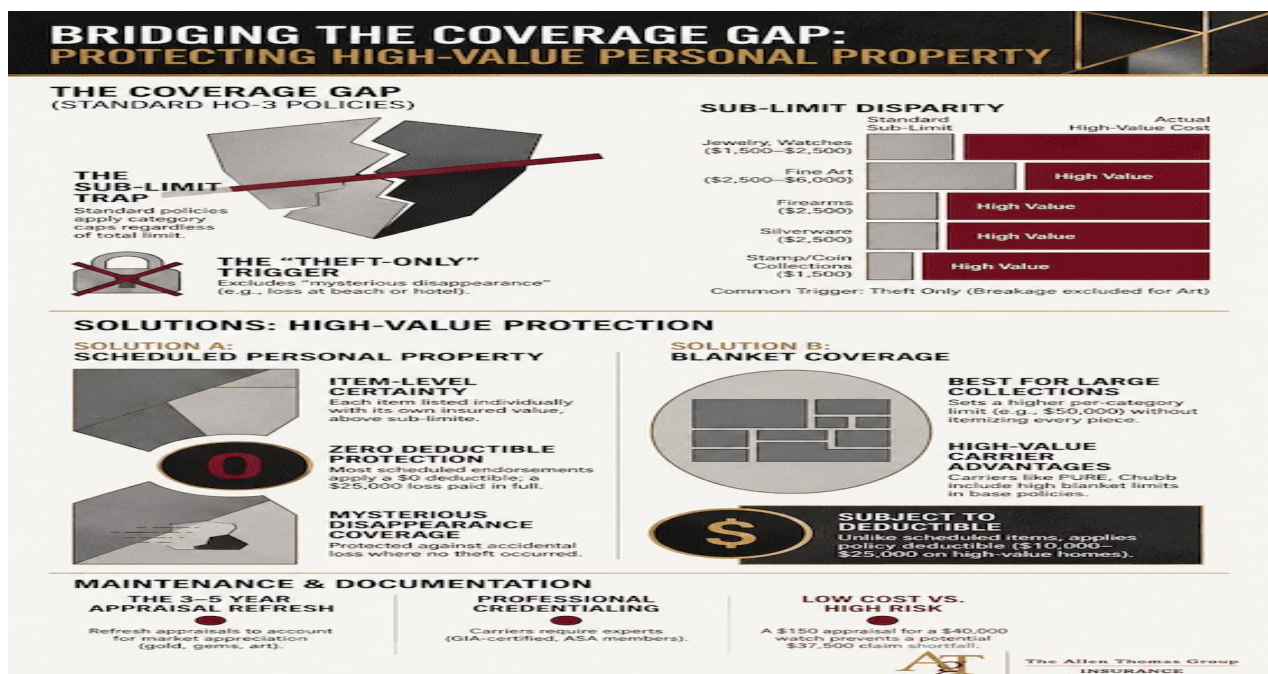




The Allen Thomas Group Publishes Guidance on Scheduling Valuables Within High Value Home Insurance Policies

August 24, 2026

Akron, Ohio - August 24, 2026 -

The Allen Thomas Group, an independent insurance agency based in Akron, Ohio, has released new educational guidance examining how high-net-worth homeowners can align their coverage with their lifestyle by scheduling valuable items on their insurance policies. The resource addresses a frequently overlooked gap between standard policy sub-limits and the actual value of jewelry, fine art, collectibles, and other high-worth possessions.

The guidance explains that scheduling a valuable item means listing it individually on a policy with its own insured value and coverage limit. This approach provides protection above the standard category sub-limits found in typical homeowners policies and covers a broader range of perils, including mysterious disappearance, often with no deductible on a covered loss. Without scheduling, items such as luxury watches, wine collections, and musical instruments are insured only up to category sub-limits that frequently fall far below their true replacement value.

The analysis from The Allen Thomas Group on valuables coverage outlines the categories most commonly requiring endorsement, including fine art and paintings, antiques, camera and media equipment, and jewelry. It also details how the process works in practice, from obtaining an appraisal and following an appraisal refresh schedule to adding the endorsement, and it compares scheduled personal property with blanket personal property coverage so households can determine when each approach applies.

The guidance notes that specialty carriers serving affluent households, including PURE Insurance, Chubb Masterpiece, and AIG Private Client, handle valuables differently than standard insurers. These distinctions influence both coverage models and the cost of high value home insurance, which the agency has addressed in related published analysis examining premiums, replacement cost, geographic location, construction type, and deductible selection.

"Many affluent homeowners assume their belongings are fully protected under a standard policy, only to discover the category sub-limits leave a significant portion of their collection uninsured," said Joe Race of The Allen Thomas Group. "Scheduling the right items closes that gap and ensures coverage reflects how a household actually lives."

The resource also connects valuables coverage to broader asset protection planning. It emphasizes the value of a personal umbrella policy for high net worth households, explaining that umbrella coverage sits above home and auto liability and responds only after underlying limits are exhausted. Adequate underlying limits, the guidance notes, must be high enough to reach the umbrella's attachment point so that no coverage gap remains during a serious claim.

"Protecting significant wealth requires the individual pieces of a coverage plan to work together," Race added. "When valuables are properly scheduled and liability layers are coordinated, homeowners have far greater confidence that their protection matches their circumstances."

The Allen Thomas Group is an independent insurance agency serving individuals and businesses. The agency specializes in matching high-net-worth individuals with appropriate carriers through its independent model and offers personal and commercial insurance solutions along with educational resources on a range of insurance topics. Its personal lines include auto, home, and life insurance, while its commercial offerings serve industries such as construction, education, retail, nonprofit, manufacturing, professional services, and technology.

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For more information about The Allen Thomas Group, contact the company [here](#):The Allen Thomas

GroupJoe Race(440) 826-3676info@atgins.com453 S High St Ste 101, Akron, OH 44311

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corporate clients meet their insurance and safety objectives. However, they soon realized that the captive insurance market was not meeting the unique needs of their clients. To address this issue, they developed a smart and easy process to offer insurance that was tailored to their specific needs. One of the biggest challenges faced by clients was the lengthy and complex process of getting quotes from multiple insurance carriers. To ease this burden, ATG developed a streamlined process to take care of this task for their clients. In 2008, ATG began offering customized insurance options sourced from multiple carriers. This allowed them to find the right insurance coverage from the right carrier, at the best price. Clients no longer have to worry about paying too much for insurance or sacrificing their coverage for better rates. ATG offers a wide range of insurance options, including personal and business insurance. For businesses, they offer policies that protect the most valuable assets of a company, including liability, errors and omissions, commercial auto insurance, and business insurance. At ATG, their concierge level of service and commitment to their clients has made them known as the smart and easy way to buy insurance. They are committed to providing the best possible service to their clients and helping them protect their assets. If you are looking for a reliable insurance agency, consider ATG. You can get a free quote today and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at The Allen Thomas Group. In addition to their business insurance offerings, ATG also provides personal insurance options such as home insurance, life insurance, and personal auto insurance. They understand that each client has unique needs and concerns, and they strive to provide personalized solutions to meet those needs. At ATG, they believe that insurance is not just about protecting assets, but also about protecting people. Their team of experienced professionals is dedicated to helping clients make informed decisions about their insurance coverage. They take the time to listen to their clients' concerns and provide them with the knowledge and guidance they need to make the best decisions for themselves and their families. With a focus on customer service, ATG goes above and beyond to ensure that their clients are satisfied with their insurance policies. They are always available to answer questions, provide assistance, and help clients make changes to their policies as needed. If you are looking for a reliable insurance agency that provides customized insurance options for your personal or business needs, look no further than The Allen Thomas Group. Contact them today to get a free quote and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at ATG.",

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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.

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