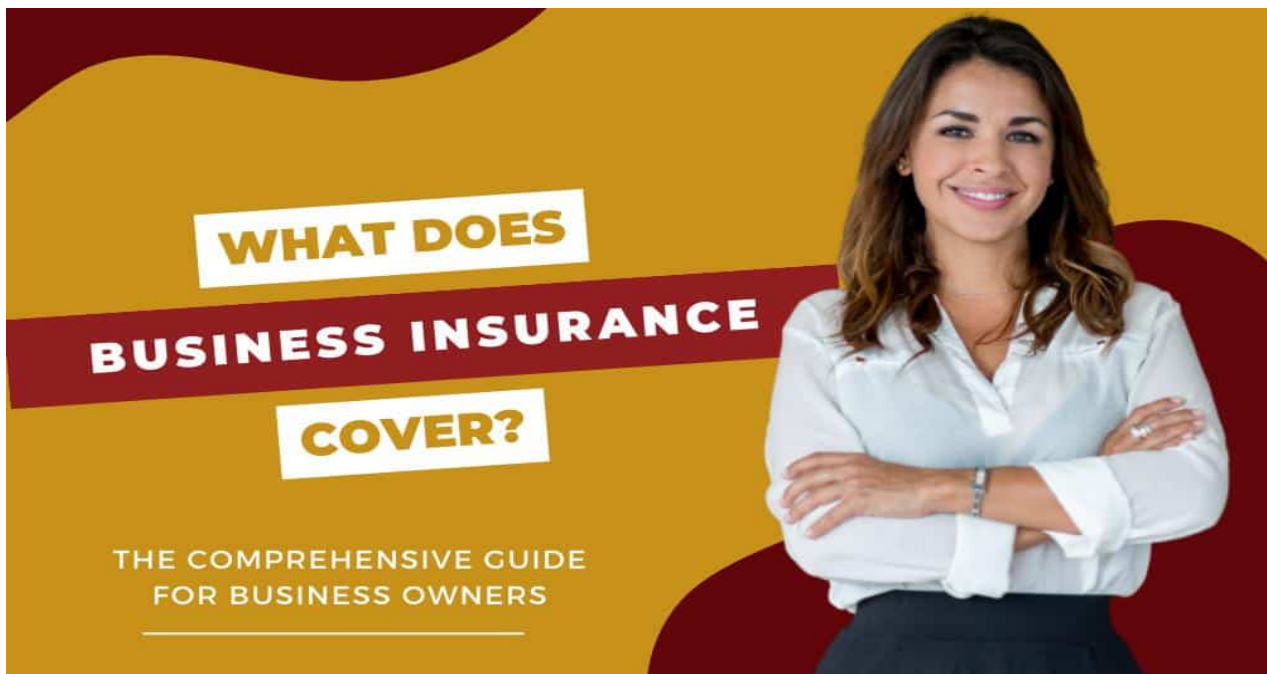




## The Allen Thomas Group Explains What Business Insurance Covers in New Blog Post

*May 08, 2023*

Akron, Ohio - May 08, 2023 - PRESSADVANTAGE -

The Allen Thomas Group, an independent insurance agency based in Medina, OH, has recently published a blog post that serves as a comprehensive guide on business insurance coverage. This guide provides an in-depth overview of what is included in the usual commercial insurance policies and how insurance firms will get the business covered. Business insurance is defined as a risk management policy for protecting business organizations and their stakeholders from possible financial losses due to unfortunate and unexpected events or incidents.

A spokesperson for The Allen Thomas Group says, "Business insurance is a type of risk management policy that can protect organizations and their stakeholders from unexpected financial losses. Supporters believe it is worth the expense. However, opponents argue that premiums surpass any potential benefit. Ultimately, business insurance coverage has pros and cons, and it is essential to consider the different types of policies available to choose the best one for an organization's needs."

The guide lists 12 essential types of business insurance policies. These are: general liability coverage, professional liability insurance, business owner's policy (BOP), workers' compensation insurance, commercial property insurance, cyber liability insurance, employment practices liability insurance (EPLI), commercial auto insurance, umbrella insurance, directors and officers (D&O) insurance, liquor liability insurance, and product liability insurance.

All businesses need to have various types of coverage to protect themselves from unforeseen events. General liability insurance is recommended to protect a business against third-party claims of property damage and bodily injury. Furthermore, businesses can use professional liability insurance to protect themselves from claims resulting from omissions, errors, or negligence while they are providing their services to clients and customers. Business interruption insurance may also be needed to protect the business from any loss of income resulting from unexpected disasters and events that may temporarily force the business to stop its operations. Lastly, workers' compensation insurance is necessary to protect employees and employers from any workplace accidents or injuries that may happen on the job.

The most important kinds of coverage that most business insurance ought to include are liability coverage, property and casualty coverage, and workers' compensation coverage. Property & casualty coverage is for protection against losses due to theft, fire, and damage to a physical location. This coverage helps with the costs of repairs or replacements of damaged items and also with legal expenses in case of a lawsuit. Liability coverage is for protection against claims for property damage or bodily injury resulting from one's negligence. Workers' compensation is for covering lost wages and medical bills for employees who got injured or ill while on the job.

Founded in 2003, The Allen Thomas Group is a national leader in offering insurance solutions to both individuals and business clients. Joe Race, the founder of the company, graduated from The University of Akron and started his career in the 1990s as an investment advisor but he quickly observed that his customers also needed help in protecting their investments. ATG initially provided assistance to individual and commercial clients in finding solutions for their insurance and safety goals. They noted that the captive insurance market was not capable of meeting the needs of their clients so they began to find ways to provide their clients with insurance that was custom-fitted to their particular requirements.

The quality of the services they have been providing has been lauded by many of the customers. In a recent Allen Thomas Group business insurance review, Storm Search Operations gave them a five star rating and said, "Working with The Allen Thomas Group has been great. Our main point of contact is Janelle, and I cannot say enough good things about any interaction with her. Her kindness, knowledge, and efforts are always impressive, and she manages to assist with anything we need. Truly an awesome person to work with, and we are blessed to have Janelle and The Allen Thomas Group on our team."

Those who are interested in learning more about the insurance services offered by The Allen Thomas Group can check out their website or call 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.*

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Email: [info@atgins.com](mailto:info@atgins.com)

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