



## The Allen Thomas Group Explains How to Get a Certificate of Insurance for a Small Business

*May 31, 2023*

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The Allen Thomas Group, an insurance agency based in Medina, OH, has recently released an article on its website that explains the process of getting a certificate of insurance for a small business. They want to point out that it is the perfect way to make sure that the business has the necessary initial insurance coverage. The article explains the essentials of getting a certificate of insurance for a small business.

A representative for The Allen Thomas Group says, "Obtaining a Certificate of Insurance (COI) is like taking out an insurance policy for your venture - it's an essential step to protect you and your operations. As a business owner, you'll likely be asked to provide proof of insurance to secure contracts or agreements with other organizations. A COI is a document that serves as evidence that you have the necessary liability coverage in place. It also details the type and amount of coverage you've purchased to protect yourself professionally. A COI should include all relevant information regarding your insurance policies, such as: policy numbers, effective dates and expiration dates, insured name(s), and description of coverage provided and limits of liability. In addition, it should state that the certificate holder has been added as an additional insured on the policy."

It is also important to ensure that a COI is valid and meets all the needs of the business before accepting it. First, it is vital to check the evidence found in the form of a Certificate of Liability Insurance or Proof of Liability Insurance and then examine the details on the COI form to ensure accuracy. Next, the types of business insurance should be as expected by the client in terms of coverage. Third, all parties involved need to be listed properly on the COI. Lastly, it is important to check if there are any additional endorsements since its issuance date and whether these can provide sufficient protection for business operations.

There are three steps needed to get a COI. The first step is to look for an insurance provider that is offering commercial insurance certificates and suits the budget. After selecting a particular insurer, the second step is to fill out their application form and submit it along with the needed documents. The third step is to request insurance coverage based on the specific requirements of the business and ensure that a liability insurance certificate is received in return for confirming the kinds of coverage obtained for the business.

While getting small business insurance may be complex, with the appropriate guidance, such as the one provided by The Allen Thomas Group, it is possible to find insurance coverage that fits the needs of the business, including its budget. The types of insurance needed may include liability insurance, commercial property insurance, commercial auto insurance, business owner's policies, and business interruption insurance.

To determine the specific details of the business insurance policies needed, they want to advise business owners to: educate themselves on the available options, examine exclusions, compare quotes, read reviews, and review the policy regularly.

Launched in 2003 by Joe Race, The Allen Thomas Group has grown to achieve the reputation of a top provider of insurance solutions to both individuals and businesses. Joe Race, who is currently the CEO of the company, is a graduate of The University of Akron and started his career as an investment advisor in the 1990s but he soon found that his customers also needed to protect their investments. When they began, ATG provided help to individual and business clients searching for solutions for their insurance and safety requirements. At present, The Allen Thomas Group provides comprehensive and customized business insurance solutions sourced from top carriers to provide customers appropriate insurance coverage at the best price.

Those who would like to know more about what business insurance covers can check out The Allen Thomas Group website or contact them by phone. They are open from 9:00 am to 5:00 pm, on 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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investment advisor in the 90s. After seeing that his clients needed help protecting their investments, Mr. Race decided to venture into the insurance industry. Initially, ATG offered solutions to help individual and 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.*

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

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

Phone: (440) 826-3676



