



The Allen Thomas Group Explains the Importance of Business Insurance For App Developers

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The Allen Thomas Group (ATG), an independent insurance agency based in Akron, OH, has released an article explaining the importance of app developer business insurance coverage. With the fast-changing landscape of the digital world and with laws that keep evolving, there is the ever-present risk of liability. Thus, it is vital to make sure the company is insured and protected. Having the proper coverage can provide peace of mind that the business will not be exposed to a data breach or a legal dispute.

Joe Race, CEO of ATG, says, "App and software development companies should consider purchasing comprehensive business insurance that covers property damage, workers' compensation, and general liability protections. It is essential to know the specific insurance needs of your company to ensure you have the right certificate of insurance for your situation."

An app development business needs to have general liability insurance, professional liability insurance, commercial property insurance, business interruption insurance, cyber liability insurance, and workers'

compensation insurance. General liability insurance will protect the business from potential lawsuits and financial losses. This kind of insurance offers broad coverage for property damage, bodily injury, and personal and advertising injury claims. It can also help in covering for legal fees and settlements.

Professional liability insurance, which is also called error and omissions (E&O) insurance, is designed to protect the company from any financial effects of errors or failures in complying with the performance of a contracted service or product. Commercial property insurance offers protection for physical assets like office space, inventory, and equipment. It offers coverage for risks, such as theft, fire, and natural disasters. Business interruption insurance enables the app development business to remain afloat in case of unforeseen circumstances, like pandemics and natural disasters, that can disrupt business operations.

Cyber liability insurance is for protecting the business from financial losses resulting from cyber-attacks. It offers coverage for expenses that are incurred when there are network security failures, data breaches, and other cyber incidents. It helps the company to cover the costs of notification and credit monitoring services for affected customers, legal fees, and possible lawsuits. With cyber liability insurance, app development companies can mitigate the financial risks from cyber threats and simply focus on their core business tasks. Workers' compensation insurance is for protecting their employees in the event of job-related illnesses or injuries. It offers financial support for medical bills, rehab expenses, and lost wages. It also helps the app development company to comply with legal requirements and shows their commitment to the well-being of their employees.

Joe Race says, "The right insurance for software developers and mobile app developers will give you the guarantee that you are covered for eventualities, such as lawsuits from disgruntled clients, employee theft, and property damage. Businesses can also benefit from brand protection insurance, which safeguards against rivals making damaging claims about their services. Insurance is important for software companies to shield the business against financial losses due to unforeseen circumstances. Furthermore, your customers may trust you more, knowing that their investments are being protected should anything go wrong with the finished product or service."

Founded in 2003 by Joe Race, The Allen Thomas Group has evolved into a leading provider of risk management and financial solutions for individuals and businesses. Joe Race, who is the CEO of ATG, is a graduate of The University of Akron and started working as an investment advisor in the 1990s but he soon realized that his customers also needed protection for their investments. When the company was launched, ATG provided insurance solutions customized for the specific needs of clients. Currently, The Allen Thomas Group provides a comprehensive service and custom-fitted business insurance solution using a number of insurance carriers to offer the most suitable insurance coverage for customers at an affordable rate.

Those who would like to know more about business insurance for app development companies can visit 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.

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