



The Allen Thomas Group Discusses Key Business Insurance Terms That Every Entrepreneur Should Know About

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The Allen Thomas Group, a premier insurance agency in Akron, Ohio, has announced the publication of a new blog post sharing essential terms related to business insurance that every entrepreneur must know about.

In the blog post, The Allen Thomas Group discusses key business insurance terms for entrepreneurs that can be the difference between a thriving business and a failed one. Business insurance provides a safety net that covers entrepreneurs in case of unexpected events that might have otherwise led to catastrophic financial outcomes. This can include a host of incidents such as property damage, liability lawsuits, theft, and damage from natural disasters.

“At The Allen Thomas Group,” says the company’s spokesperson, “our main goal is ensuring the continuity of your operations through a difficult time. With the right insurance coverage, you not only provide peace of

mind to yourself and your employees but also get the means to protect your assets and your business's reputation.?

There are several types of insurance policies, all of which might not be applicable to all businesses. The most common ones highlighted in the blog post include general liability insurance, commercial property insurance, workers' compensation insurance, professional liability insurance, and product liability insurance. The Allen Thomas Group describes these as "layers of protection" required to shield a business against risks and liabilities.

Next, the company asks readers who run or manage a business to consider the extent of coverage they need. Understanding the scope of business insurance is vital as it allows owners to select a combination of policies that provides adequate protection from risks. This also includes understanding notable policy exclusions that detail what is not covered. For example, the blog post highlights that damage from floods and earthquakes is not usually covered by standard property insurance.

"The key takeaway is mitigating risk," says the spokesperson. "Accidents happen, and without adequate coverage for repairing damaged property or compensating injured third parties, your business could be financially crippled. With the right business insurance, you can not only bounce back from a tough situation but also uphold your reputation and credibility. Just make sure to be aware of common business insurance exclusions that may need to be covered with additional policies."

Every business type presents unique risks and challenges that they need adequate protection from. Retail store owners may need to protect their physical store location, inventory, and equipment with property insurance. Restaurant owners may need food spoilage coverage to safeguard against financial losses caused by power outages or equipment malfunctions or liquor liability insurance to cover potential damages caused by intoxicated customers.

Learning how to calculate business premiums is also vital for business owners. Some of the factors that are considered while calculating premiums include the size and condition of the business's premises, class code payroll requirements, industry operations and revenue projections, industry experience or field expertise, as well as number of employees, location, and claims history. Bundling policies instead of buying them separately is a great way to save money and simplify coverage.

"Once you have a grasp on the basics of business insurance," says the spokesperson, "you can rely on the experts at The Allen Thomas Group to help find you affordable coverage options that provide risk management for all your business needs. Our mission is to guide you through the complex world of insurance coverage while eliminating uncertainty. Some of the industries we service include construction and contractors, food and beverage, franchises, healthcare, manufacturing, professional services, retail, sports

and fitness, and technology.?

Founded by Joe Race in 2003, The Allen Thomas Group started out helping individuals and corporate clients solve insurance and safety objectives. Today, after 20 years of operations and over 1200 customers served, the company helps its clients find the right insurance to meet their personal and business goals.

Readers can get in touch with The Allen Thomas Group at (440) 826-3676 to speak with its representatives and get a thorough analysis of business insurance options available to them.

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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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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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Executive Officer with a demonstrated history of working in the insurance industry. Skilled in Customer Service, Employee Benefits Design, Sales, Strategic Planning, and Business Development. Strong business development professional with a Bachelor's Degree focused in Marketing/Marketing Management, General from The University of Akron. ",

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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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