The Allen Thomas Group Explains the Kinds of Business Insurance Needed by a Print Shop

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The Allen Thomas Group (ATG), an independent insurance agency based in Akron, OH, has recently added a service page on its site that is focused on the business insurance needs of print shops. An insurance professional from ATG can provide the necessary guidance in navigating the most essential coverages and making sure that the business insurance policies purchased for the print shop will match their unique requirements and locality.

Joe Race, CEO of ATG, says, ?Operating a print shop comes with substantial risks that require tailored insurance coverage, from protecting premises and printing machinery to liability concerns, having the right insurance is crucial for printers. Here our business insurance agents provide print shop owners an in-depth overview of the critical coverages they need and compelling reasons to partner with an expert insurance agent.?

Some of the most important liability insurance coverages needed by print shops are: general liability

insurance, professional, professional liability insurance, commercial property insurance, commercial auto insurance, workers? compensation, cyber liability, and business owners? policy. General liability covers any liability costs incurred if a third party gets injured on the property or suffers damage caused by the business. This can help in paying for legal defenses and settlements for covered incidents such as slips and falls in the shop, errors made on a print job, or injury from a defective product printed.

Professional liability insurance is also known as errors and omissions (E&O) and covers the costs of a reprinting a job if a mistake is made. It also covers legal expenses for lawsuits resulting from damages or losses to a customer because of printing errors or resulting from the shop?s professional services. Commercial property insurance is for damages to business property and equipment due to smoke, theft, fire, windstorms, hail, vandalism, or natural disasters.

Commercial auto insurance serves as protection for any vehicles that are used for the business, such as delivery vans. It covers liability if an employee gets involved in an accident while driving for work. It will also pay for uninsured motorists, physical damage to the shop?s vehicles from a collision, and medical bills.

Workers? compensation is typically required in most states for businesses to carry to pay for injuries sustained by employees while working. It is used to cover all medical treatment and lost wages to ensure that employees will not have to pay anything out of pocket in case they get injured on the job. Cyber liability insurance pays for expenses if the print shop suffers from a ransomware attack, a data breach, or if private information on a customer/client contained in the shop?s data systems is compromised.

Business owner?s policy (BOP) can offer an efficient insurance solution for owners of print shops to bundle core coverages in just one policy. BOP typically includes general liability, property and equipment, and business interruption insurance in one bundled policy at a discounted premium. Some BOPs may also enable print shops to add specialized coverages, such as workers? comp, E&O, commercial auto, cyber liability, and more.

Other coverage options include: non-owned auto liability, equipment breakdown coverage, employment practices liability, commercial umbrella liability, flood insurance, earthquake insurance, cyber extortion coverage, and supply chain/ contingent business interruption.

Launched in 2003, The Allen Thomas Group has evolved into a leading provider of customized risk management and financial solutions for both individuals and businesses. Joe Race, who is the founder of ATG and serves as CEO, graduated from The University of Akron. He worked as an investment advisor in the 1990s where he provided guidance to his clients on their investments. It was during this time that he realized the need for his clients to protect their investments. He started ATG to provide insurance solutions that are tailor-fitted to the specific needs of each client. At the present time, The Allen Thomas Group offers a full

range of customized business insurance solutions with the assistance of the partnerships they have formed with several insurance carriers to ensure they can offer the most appropriate insurance coverage for customers at an accessible price.

Those who want to know more about print shop business insurance can check out 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 GroupJoe Race(440) 826-3676info@atgins.com453 S High St Ste 101, Akron, OH 44311

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The Allen Thomas Group

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