



The Allen Thomas Group Offers Guide on Getting Precise Insurance for Steel Erectors

November 27, 2023

Akron, Ohio - November 27, 2023 - PRESSADVANTAGE -

The Allen Thomas Group (ATG), an insurance agency in Akron, OH, has recently released a new service page that offers a guide to getting precise steel erectors insurance. The key types of insurance needed by steel erector companies include: workers' compensation insurance, general liability insurance, builder's risk insurance, professional liability insurance, commercial auto insurance, inland marine insurance, and commercial umbrella liability insurance.

ATG offers comprehensive coverage options for steel erector companies. These include: general liability, completed operations coverage, medical payments coverage, blanket contractual liability, per project aggregate policy, coverage for damage to premises rented, and products and completed operations aggregate. They also offer a broad definition of insured, which includes the named insured, executive officers, partners, stockholders, directors, and employees.

Builder's risk insurance covers equipment, materials, and the structural project itself during construction. It

protects against property damage due to: fire, lightning, hail, wind, and vandalism; water damage or collapse; and theft of equipment and materials. Inland marine insurance protects mobile equipment that travels from site to site. Crucial coverages include: rigging and crane equipment for moving steel parts; contractors equipment for theft, loss, and damage to machinery; scaffolding, platforms, ladders, and staging; and builder's tools for hand and power tools.

Commercial umbrella liability insurance offers additional liability limits beyond the primary insurance. It offers an extra layer of protection for lawsuits or high claims. Umbrella liability insurance coverages are relatively inexpensive for the additional coverage they offer.

Whether working as a prime contractor, general contractor, or subcontractor, the key services of steel erectors are covered. These include: structural steel erection of frames, beams, columns, trusses, and girders; metal stairs, ornamental railings, and fire escapes; pre-engineered buildings and rigid frame structures light gauge framing, stud walls, floor, and roof decking; infrastructure projects such as tunnels, bridges, dams, and subways; tilt-up, tilt-slab, and pre-cast concrete erection; steel tanks, chimneys, silos, and smokestacks; and catwalks, platforms, mezzanines, and canopies.

Steel erection companies require insurance because the projects involve dangerous work. Some of the risks include: falls from great heights; being struck or caught between heavy materials and equipment; electrocution from portable generators and tools and from electric power lines; fires from welding equipment and cutting torches; loads collapsing or shifting during rigging and hoisting; weather-related incidents such as strong winds damaging unfinished structures; and injuries from hand and power tools.

It is important to note that when accidents happen, these usually involve significant injuries and costs. Furthermore, the liability will not just be about worker injuries. The steel erector business also faces serious third-party risks, such as: property damage to materials, structures, and equipment; damage to surrounding vehicles or businesses from falling objects; injuries to third parties such as site visitors; and project delays caused by accidents that disrupt project schedules. Without comprehensive insurance policies, such claims and damages can involve substantial expenses for the company. The proper coverage protects the company and offers peace of mind.

Launched in 2003 by Joe Race, The Allen Thomas Group has grown into a leading provider of customized risk management and financial solutions for both individuals and businesses. Joe Race, who currently serves as CEO, graduated from The University of Akron. He was an investment advisor in the 1990s, providing advice to clients on investing. After a while, he realized that his clients also needed protection for their investments. He established ATG to offer insurance solutions that are custom-fitted to the specific needs of each individual. Currently, The Allen Thomas Group provides a full range of customized business insurance solutions that they are able to offer through their partnerships with various insurance carriers. These

partnerships allow them to offer the most suitable insurance coverage for customers at an affordable price.

Those looking for tailored business insurance quotes can visit The Allen Thomas Group website or contact them through 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
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The Allen Thomas Group

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