



Protecting Your Business From A Lawsuit



The Allen Thomas Group Explains How to Protect Your Business from a Lawsuit

December 08, 2023

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The Allen Thomas Group (ATG), a risk management company and independent insurance agency based in Akron, OH, has recently published a blog post on how to protect your business from lawsuits. This article explores a number of vital legal strategies that can be implemented to ensure peace of mind. While these measures will not guarantee total immunity from legal problems, they can substantially decrease the risk of lawsuits and minimize potential damages.

The first key action is to make sure to keep a positive business image and avoid any conflicts of interest by carefully choosing what to say and do. The second action is to get the services of a competent lawyer who is knowledgeable about the local laws and customs to offer appropriate guidance and ensure compliance. Third, it is advisable to separate oneself from the business by creating a trust or incorporating the business, which can help in protecting personal assets. Fourth, it is a good idea to get the proper liability insurance, for instance, general liability insurance or errors and omissions (E&O) insurance, custom-fitted to one's specific industry and needs. Fifth, it is advisable to protect computer systems by installing security software, regularly creating backups of files, and ensuring files are stored securely. Consultation with commercial insurance agents and legal professionals to adjust these strategies to fit one's business requirements.

Having the guidance and expertise of a reliable attorney is essential, particularly a lawyer who is focused on business law. Such a lawyer can serve as a trusted advisor, helping navigate possible legal pitfalls and protecting the client's interests.

There are two ways to protect assets. One is by placing business assets into a trust. This can protect them from possible liabilities and judgments resulting from legal proceedings against the business. In case of a lawsuit, the trust will be sued instead of the owner personally. The other way is to incorporate the business, which creates a separate legal entity for the company. Since the personal assets of the business owners are distinct from the assets of the business, creditors will only have access to business assets and not personal assets.

It is also advisable to get liability insurance coverage for the business. This serves as a financial protection by taking care of legal expenses, settlements, and judgments resulting from claims made against the company. For instance, if a worker or a third party gets injured, they may file a lawsuit to request for compensation for medical expenses and lost wages. Without liability insurance, the business will be forced to shoulder all of those costs, possibly causing a significant financial strain for the business.

The usual types of liability insurance policies that businesses may want to purchase include: commercial general liability insurance, professional liability insurance, product liability insurance, employment practices liability insurance, and cyber liability insurance. There are a number of important considerations, such as: the specific risks for the industry and business operations, industry-specific coverage, policy limits and deductibles, policy exclusions, and comparison of quotes from various insurance providers.

Established in 2003 by Joe Race, The Allen Thomas Group has evolved into a premier provider of customized risk management and financial solutions for both individuals and businesses. Joe Race, who is the CEO, is a graduate of The University of Akron. He served as an investment advisor in the 1990s after graduation, offering advice to clients with regards to investing. He later realized that his clients also required protection for their investments. He founded ATG to provide insurance solutions that can be tailor-fitted to the specific requirements of each individual. At the present time, The Allen Thomas Group offers a comprehensive range of customized business insurance solutions made possible through their partnerships with a number of insurance carriers. These partnerships enable them to offer the most appropriate insurance coverage for customers at a reasonable rate.

Those who want to get customized business insurance can check out The Allen Thomas Group website or call 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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providing customized insurance options to both individuals and businesses for nearly two decades. The agency was established in 2003 by Joe Race, a University of Akron graduate who began his career as an 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.

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