

The Allen Thomas Group Provides A Comprehensive Insurance Guide for Startups

January 03, 2024

Akron, Ohio - January 03, 2024 -
The Allen Thomas Group (ATG), an independent insurance agency based in Akron, OH, has recently published a new post that serves as an insurance guide for startup companies. This is important because startups are faced with unique risks but insurance to them may seem like a formidable maze of coverages, terms, and conditions. The guide is designed to guide startup business owners on how to navigate their way through the business insurance maze and avoid various potential pitfalls and be able to get maximum financial protection for their new venture.

Joe Race, CEO of The Allen Thomas Group, says, ?As a startup founder or entrepreneur, it is vitally important that you evaluate all available insurance options to protect your business against risks and financial losses. Though insurance may not seem exciting or exciting to some entrepreneurs, it plays an integral part in protecting and mitigating risks to ensure financial security and protection for startups.?

There are a number of vital types of coverages for startup companies. These include: general liability

insurance, errors and omissions (E&O) insurance, product liability insurance, and cyber liability insurance. Meanwhile, property and liability insurance can provide protection for the startup?s physical assets, including potential claims against the business. This will also cover damages like property loss or destruction resulting from theft, including general liability claims made against it.

Another important type of insurance for startups is the directors and officers (D&O) insurance, which provides financial protection for the directors and officers of the startup business against claims or lawsuits that may be caused by any decisions or actions they had taken while carrying out their responsibilities. D&O policies are designed to specifically cover personal liability costs related to claims against high-ranking executives. General liability insurance policies often fall short in the protection of directors and officers against the unique risks they face because of their roles as directors and officers.

Another essential type of insurance coverage for startups is employer liability protection insurance (EPLI), which offers employers peace of mind in the event that something goes wrong in the office or the workplace. As an employer, startup companies need to realize that there are certain risks associated with employees, including potential legal issues they could pose. EPLI can offer vital financial protection if there are any claims with regard to employment practices, such as discrimination, wrongful termination, or harassment.

Startup businesses may also want to consider E&O insurance, which offers protection against claims by customers or clients for errors, omissions, or negligence in the services they offer. This may include situations in which clients claim the work done or advice provided by the company had resulted in a financial loss or damage to their reputation. These claims can be financially disastrous and even result in lawsuits that can throw the business operations into disarray.

Joe Race explains, ?Before diving into startup insurance, it?s essential to identify and assess all possible risks your startup might encounter. This step helps determine what kind and level of coverage is necessary in order to protect it adequately. Frequent risks faced by startups can include: claims from employees and contractors; cybercrime and data breaches; fraudulent activities; and lawsuits filed by clients, competitors, and previous employees.

Founded in 2003 by Joe Race, The Allen Thomas Group has become a premier provider of tailor-fitted risk management and insurance-based solutions for both individuals and companies. The Allen Thomas Group CEO Joe Race graduated from The University of Akron and afterward, he served as an investment advisor in the 1990s, offering advice to clients on investing. He soon realized that his clients also needed to protect their investments. That was the reason he founded ATG, which is to provide insurance solutions that can be personalized based on the specific needs of each individual or company. At present, The Allen Thomas Group provides a full range of customized business insurance solutions that they are able to provide because of their partnerships with a number of insurance firms. These partnerships enable them to provide the most

appropriate insurance coverage for customers at a competitive rate.

Those who want to learn more about insurance for startup businesses can visit The Allen Thomas Group insurance agency 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

The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.

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