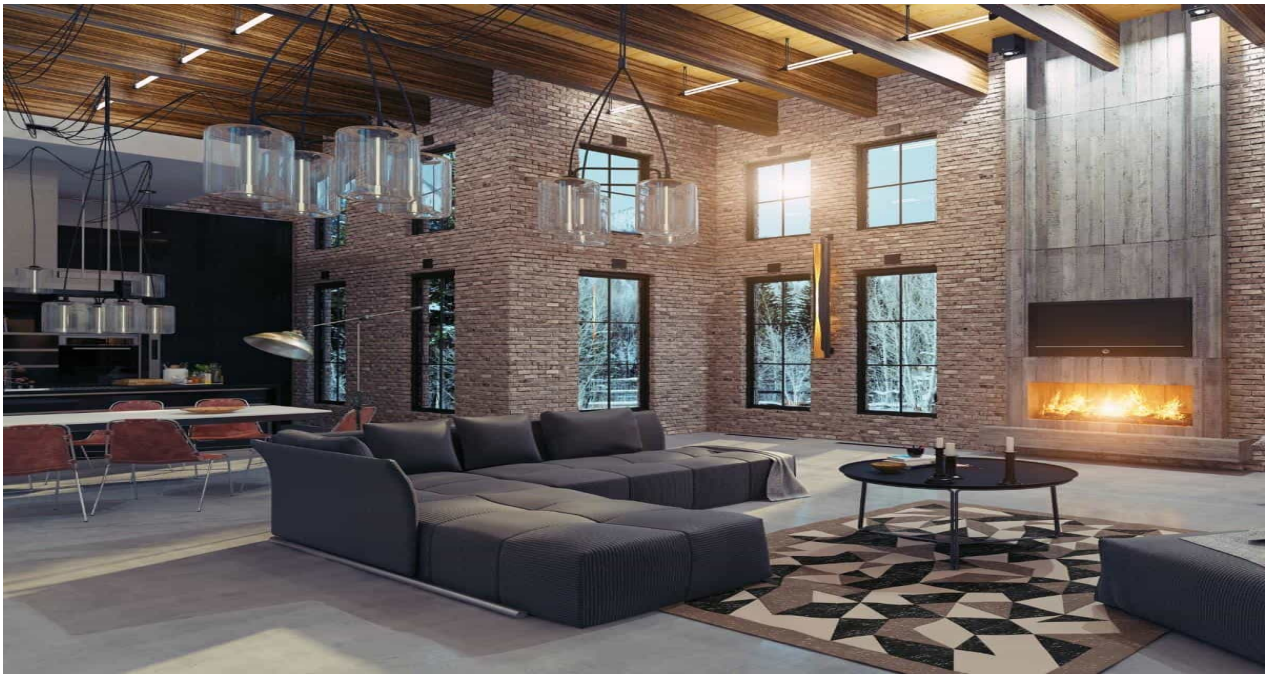


The Allen Thomas Group Elevates Protection for High Net Worth Individuals with Upgraded High Value Homeowners Insurance

March 21, 2024

Akron, Ohio - March 21, 2024 -
In response to the increasing need for specialized insurance coverage amongst high net worth individuals, The Allen Thomas Group has upgraded its High Value Homeowners Insurance. The updated coverage now caters to high-end properties with replacement cost values of $1,000,000 and above. This new initiative provides a vital layer of high-level protection for estates and precious assets that are often not included in standard homeowner?s insurance plans.

The upgraded High Value Homeowners Insurance coverage offered by The Allen Thomas Group originates from a thorough study of the unique needs and potential risk factors associated with its high net worth clientele. The insurance packages provided surpass traditional homeowners insurance by considering the distinctive structure, landscaping, valuable assets, and costly personal items typically housed in these properties.

Joe Race, the CEO of The Allen Thomas Group, expressed his views on the enhanced offerings, saying, "We recognize that individuals with high net worth have estates and assets that require more personalized and extensive coverage. This improved High Value Homeowners Insurance helps protect their considerable investments. The initiative not only enables us to better serve individual homeowners but also allows us to apply our expertise by collaborating with money managers to devise a comprehensive risk management strategy."

The newly advanced insurance packages are fully equipped to meet diverse needs. They include water backup coverage that protects against damage resulting from water or sewer backup and landscaping coverage for costly decorative trees and shrubs. Identity theft coverage provides security against potential financial loss due to identity theft while jewelry coverage protects high-value jewelry items. Moreover, the policy offers flexible repayment schemes to adjust to each policyholder?s financial circumstances.

In collaboration with the reputable insurance provider Cincinnati Insurance, the offerings include features like a 200% Reconstruction Cost, which can pay up to double the coverage amount to rebuild the home following an insured loss. Replacement Cost coverage applies to personal property, regardless of depreciation and benefits such as Water Damage coverage, Additional Living Expenses if the house is uninhabitable due to an insured loss, Identity Theft coverage, and Wildfire Protection Service.

Speaking more about this strategic collaboration, Race stated, "This partnership with Cincinnati Insurance broadens our capacity to serve more wealthy homeowners. At The Allen Thomas Group, we're committed to understanding individual needs and finding the best price and coverage for each. Our independence enables us to design customized, comprehensive insurance solutions from various offerings, positioning us as the go-to agency for High Value Homeowners Insurance."

The Allen Thomas Group demonstrates its commitment to its clients' ongoing education, in addition to offering extensive insurance coverage. A wealth of resources, including business insurance tips and updates, personal insurance tips and news, answers to insurance industry questions, and a business insurance glossary, are readily available to clients. This empowers them to stay informed about the latest market trends, industry news, and other crucial insurance-related information. For more information on the benefits and services provided by The Allen Thomas Group, please visit their website.

The enhancement to The Allen Thomas Group's High Value Homeowners Insurance coverage solidifies the firm's commitment to being a leader in independent insurance services. The company stands out for its proactive responsiveness to client needs and its dedication to providing superior service. Through these strong and personalized protections, The Allen Thomas Group continues to strengthen its impressive

reputation in the insurance marketplace.

###

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


```
[
  {
    "@context": "http://schema.org",
    "@type": "InsuranceAgency",
    "brand": {
      "@id": "https://allenthomasgroup.com/"
    },
    "sameAs": [
      "https://allenthomasgrp.blogspot.com",
      "https://about.me/allenthomasgroup",
      "https://www.instagram.com/theallenthomasgroup/",
      "https://allenthomasgroup.tumblr.com",
      "https://www.reddit.com/user/allenthomasgroup",
      "https://sites.google.com/view/allenthomasgroup",
      "https://www.facebook.com/allenthomasgroup",
      "https://www.linkedin.com/company/the-allen-thomas-group/",
      "https://www.pressadvantage.com/organization/the-allen-thomas-group",
      "https://www.pinterest.com/allenthomasgroup/",
      "https://www.quora.com/profile/allenthomasgroup",
      "https://allenthomasgroup.wordpress.com",
      "http://www.pearltrees.com/theallenthomasgroup",
      "https://the-allen-thomas-group.s3.us-east-2.amazonaws.com/index.html",
      "https://medium.com/@allenthomasgrp",
      "https://twitter.com/allenthomasgr1",
      "https://www.youtube.com/@allenthomasgroup/about",
      "https://the-allen-thomas-group.business.site"
    ],
    "telephone": "+14408263676",
    "email": "info@atgins.com",
    "logo": {
      "@type": "ImageObject",
      "width": "140",
      "height": "140",
```

```
    "url": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png",
    "@id": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png"
  },
  "keywords": [
    "the allen thomas group in akron",
    "the allen thomas group insurance agency",
    "the allen thomas group business insurance",
    "the allen thomas group",
    "allen thomas group"
  ],
  "address": {
    "@type": "PostalAddress",
    "streetAddress": " 453 S High St Ste 101",
    "postalCode": "44311",
    "addressRegion": "Ohio",
    "addressLocality": "Akron",
    "addressCountry": "United States",
    "name": "The Allen Thomas Group Postal Address",
    "@id": "https://allenthomasgroup.com/#PostalAddress"
  },
  "employee": {
    "@type": "Person",
    "sameAs": "https://www.linkedin.com/in/kyle-konet-ba467912/",
      "description": "Kyle Konet is the Chief Marketing Officer at The Allen Thomas Group and is a Results-oriented Marketing Executive with over 7 years of experience. Expertise in Inbound Marketing, Lead Generation, Paid Media Strategies, Marketing Automation, and Sales Enablement.",
    "name": "Kyle Konet",
    "@id": "https://allenthomasgroup.com/#Person2"
  },
  "image": {
    "@type": "ImageObject",
    "width": "140",
    "height": "140",
    "url": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png.webp",
    "@id": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png.webp"
  },
    "description": "The Allen Thomas Group (ATG) is an Akron-based insurance agency that has been 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.",

"name": "The Allen Thomas Group",
"aggregateRating": {
"@type": "AggregateRating",
"ratingCount": 37,
"bestRating": "5.0",
"worstRating": "1.0",

"reviewCount": 37,
"ratingValue": "4.9",
"name": "The Allen Thomas Group Aggregate Rating",
"@id": "https://allenthomasgroup.com/#AggregateRating"
},
"hasMap": "https://goo.gl/maps/J3yqbv8bfTNi5DLU9",
"additionalType": "https://en.wikipedia.org/wiki/Insurance_broker",
"url": "https://allenthomasgroup.com/",
"review": {
"@type": "Review",
"reviewRating": {
"@type": "Rating",
"bestRating": "5.0",
"worstRating": "1.0",
"ratingValue": "5.0",
"name": "Meghan Gaskill Review Rating",
"@id": "https://allenthomasgroup.com/#Rating"
},
"itemReviewed": {
"@id": "https://allenthomasgroup.com/"
},
"reviewBody": "Our company is incredibly happy with the expertise and service that The Allen Thomas Group provides. Beth and Joe have exceeded and continue to exceed our expectations with fast response times and informative and friendly assistance. They are easy to work with and the results are amazing. We are enormously grateful for their support and knowledge. We highly recommend The Allen Thomas Group for all your insurance needs.",
"datePublished": "2022-11-16T10:22:00Z",
"author": {
"@type": "Person",
"url": "https://goo.gl/maps/wSjaQNMmnvqeXKUcA",
"name": "Meghan Gaskill",
"description": "Business insurance client at The Allen Thomas Group",
"sameAs": "https://goo.gl/maps/wSjaQNMmnvqeXKUcA",
"@id": "https://allenthomasgroup.com/#Person"
},
"name": "Meghan Gaskill Review for ATG",
"url":
"https://www.google.com/maps/contrib/111934268718835838593/place/ChIJ_b9pevDHMIgR-4b_stYKg3A/@

41.1638597,-81.8572066,17z/data=!4m6!1m5!8m4!1e1!2s111934268718835838593!3m1!1e1?hl=en-US",
"@id": "https://allenthomasgroup.com/#Review"
},
"areaServed": {
"@type": "AdministrativeArea",
"containsPlace": [
{
"@type": "State",
"url": [
"https://www.google.com/maps/place/Ohio/@40.3633984,-82.6692525",
"https://en.wikipedia.org/wiki/Ohio"
],
"name": "Ohio",
"@id": "https://allenthomasgroup.com/#State"
},
{
"@type": "State",
"name": "Indiana",
"url": [
"https://www.google.com/maps/place/Indiana/@39.7366411,-89.0813443",
"https://en.wikipedia.org/wiki/Indiana"
],
"@id": "https://allenthomasgroup.com/#State1"
},
{
"@type": "State",
"name": "Illinois",
"url": [
"https://www.google.com/maps/place/Illinois/@39.7094094,-91.906577",
"https://en.wikipedia.org/wiki/Illinois"
],
"@id": "https://allenthomasgroup.com/#State2"
},
{
"@type": "State",
"url": [
"https://www.google.com/maps/place/Pennsylvania/@41.0868437,-80.2446294",
"https://en.wikipedia.org/wiki/Pennsylvania"

```
    ],
    "name": "Pennsylvania",
    "@id": "https://allenthomasgroup.com/#State3"
},
{
    "@type": "State",
    "name": "Minnesota",
    "url": [
        "https://www.google.com/maps/place/Minnesota/@46.3201533,-98.6434486",
        "https://en.wikipedia.org/wiki/Minnesota"
    ],
    "@id": "https://allenthomasgroup.com/#State4"
},
{
    "@type": "State",
    "url": [
        "https://www.google.com/maps/place/New+York/@41.1345757,-94.8662266",
        "https://en.wikipedia.org/wiki/New_York_(state)"
    ],
    "name": "New York",
    "@id": "https://allenthomasgroup.com/#State5"
},
{
    "@type": "State",
    "url": [
        "https://www.google.com/maps/place/Kentucky/@37.79282,-88.4084988",
        "https://en.wikipedia.org/wiki/Kentucky"
    ],
    "name": "Kentucky",
    "@id": "https://allenthomasgroup.com/#State6"
},
{
    "@type": "State",
    "name": "Tennessee",
    "@id": "https://allenthomasgroup.com/#State7"
},
{
    "@type": "State",
```

```
    "url": [
        "https://www.google.com/maps/place/Alabama/@32.5486118,-89.3214823",
        "https://en.wikipedia.org/wiki/Alabama"
    ],
    "name": "Alabama",
    "@id": "https://allenthomasgroup.com/#State9"
},
{
    "@type": "State",
    "url": [
        "https://www.google.com/maps/place/Arizona/@34.1400223,-114.5713761",
        "https://en.wikipedia.org/wiki/Arizona"
    ],
    "name": "Arizona",
    "@id": "https://allenthomasgroup.com/#State10"
},
{
    "@type": "State",
    "url": [
        "https://www.google.com/maps/place/Colorado/@38.6095311,-115.0752041",
        "https://en.wikipedia.org/wiki/Colorado"
    ],
    "name": "Colorado",
    "@id": "https://allenthomasgroup.com/#State11"
},
{
    "@type": "State",
    "url": [
        "https://www.google.com/maps/place/North+Carolina/@35.0555068,-85.1496892",
        "https://en.wikipedia.org/wiki/North_Carolina"
    ],
    "name": "North Carolina",
    "@id": "https://allenthomasgroup.com/#State12"
},
{
    "@type": "State",
    "url": [
        "https://www.google.com/maps/place/South+Carolina/@33.5964345,-83.5672668",
```

```
        "https://en.wikipedia.org/wiki/South_Carolina"
      ],
      "name": "South Carolina",
      "@id": "https://allenthomasgroup.com/#State13"
    },
    {
      "@type": "State",
      "url": [
        "https://www.google.com/maps/place/Georgia/@32.6504667,-85.8190338",
        "https://en.wikipedia.org/wiki/Georgia_(U.S._state)"
      ],
      "name": "Georgia",
      "@id": "https://allenthomasgroup.com/#State14"
    },
    {
      "@type": "State",
      "url": [
        "https://www.google.com/maps/place/Missouri/@38.275066,-95.0773109",
        "https://en.wikipedia.org/wiki/Missouri"
      ],
      "name": "Missouri",
      "@id": "https://allenthomasgroup.com/#State15"
    },
    {
      "@type": "State",
      "url": [
        "https://www.google.com/maps/place/Kansas/@38.4691367,-100.9602708",
        "https://en.wikipedia.org/wiki/Kansas"
      ],
      "name": "Kansas",
      "@id": "https://allenthomasgroup.com/#State16"
    },
    {
      "@type": "State",
      "url": [
        "https://www.google.com/maps/place/Virginia/@37.8849293,-84.7080021",
        "https://en.wikipedia.org/wiki/Virginia"
      ],
```

```
            "name": "Virginia",
            "@id": "https://allenthomasgroup.com/#State17"
        },
        {
            "@type": "State",
            "url": [
                "https://www.google.com/maps/place/Montana/@46.557957,-115.3265783",
                "https://en.wikipedia.org/wiki/Montana"
            ],
            "name": "Montana",
            "@id": "https://allenthomasgroup.com/#State18"
        },
        {
            "@type": "State",
            "url": [
                "https://www.google.com/maps/place/California/@37.1515009,-124.5941098",
                "https://en.wikipedia.org/wiki/California"
            ],
            "name": "California",
            "@id": "https://allenthomasgroup.com/#State19"
        }
    ],
    "name": "ATG Service Area",
    "@id": "https://allenthomasgroup.com/#AdministrativeArea"
},
"founder": {
    "@type": "Person",
    "sameAs": "https://www.linkedin.com/in/joe-race/",
        "description": "Joe Race is the founder of The Allen Thomas Group, Joe is an Experienced Chief 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. ",
    "name": "Joe Race",
    "@id": "https://allenthomasgroup.com/#Person1"
},
"slogan": "Insurance The Smart and Easy Way",
"knowsLanguage": "English",
```

```
"knowsAbout": [
    "https://en.wikipedia.org/wiki/Home_insurance",
    "https://en.wikipedia.org/wiki/Life_insurance",
    "https://en.wikipedia.org/wiki/Vehicle_insurance",
    "https://en.wikipedia.org/wiki/Insurability",
    "https://en.wikipedia.org/wiki/Underwriting",
    "https://en.wikipedia.org/wiki/Inland_marine_insurance",
    "https://en.wikipedia.org/wiki/Deductible",
    "https://en.wikipedia.org/wiki/Builder%27s_risk_insurance",
    "https://en.wikipedia.org/wiki/Cyber_insurance",
    "https://en.wikipedia.org/wiki/Fidelity_bond",
    "https://en.wikipedia.org/wiki/Alcohol_law",
    "https://en.wikipedia.org/wiki/Surety",
    "https://en.wikipedia.org/wiki/Employment_practices_liability",
    "https://en.wikipedia.org/wiki/Directors_and_officers_liability_insurance",
    "https://en.wikipedia.org/wiki/Cybercrime",
    "https://en.wikipedia.org/wiki/Business_interruption_insurance",
    "https://en.wikipedia.org/wiki/Lawsuit",
    "https://en.wikipedia.org/wiki/Professional_liability_insurance",
    "https://en.wikipedia.org/wiki/Property_insurance",
    "https://en.wikipedia.org/wiki/Commercial_general_liability_insurance",
    "https://en.wikipedia.org/wiki/Product_liability",
    "https://en.wikipedia.org/wiki/Workers'_compensation",
    "https://en.wikipedia.org/wiki/Liability_insurance",
    "https://en.wikipedia.org/wiki/Insurance",
    "https://en.wikipedia.org/wiki/Risk"
],
"geo": {
    "@type": "GeoCoordinates",
    "longitude": "-8.1521872E15",
    "latitude": "41.07372",
    "name": "The Allen Thomas Group Geo Coordinates",
    "@id": "https://allenthomasgroup.com/#GeoCoordinates"
},
"contactPoint": {
    "@type": "ContactPoint",
    "contactOption": "TollFree",
    "availableLanguage": "English",
```

```
        "contactType": "Customer Support",
        "telephone": "+14408263676",
        "name": "Contact Us",
        "@id": "https://allenthomasgroup.com/#ContactPoint"
      },
      "currenciesAccepted": "USD",
      "isAccessibleForFree": true,
      "priceRange": "Free Consultation",
      "photo": "https://goo.gl/maps/4euwuamWWYFmVVUz9",
      "openingHoursSpecification": {
        "@type": "OpeningHoursSpecification",
        "opens": "09:00",
        "dayOfWeek": [
          "Wednesday",
          "Tuesday",
          "Thursday",
          "Monday",
          "Friday"
        ],
        "closes": "17:00",
        "name": "The Allen Thomas Group Hours of Operation",
        "@id": "https://allenthomasgroup.com/#OpeningHoursSpecification"
      },
      "makesOffer": "Insurance Solutions We Offer",
      "foundingDate": "2003-05-03T00:00:00+0000",
      "naics": "524210",
      "legalName": "The Allen Thomas Insurance Agency Inc",
      "@id": "https://allenthomasgroup.com/"
    }
]
[
    {
      "@context": "http://schema.org",
      "@type": "Article",
      "mentions": [
        "https://en.wikipedia.org/wiki/Refinancing",
        "https://en.wikipedia.org/wiki/Chubb_Limited",
        "https://en.wikipedia.org/wiki/Dwelling",
```

"https://en.wikipedia.org/wiki/Discounting",
"https://en.wikipedia.org/wiki/Replacement_value",
"https://en.wikipedia.org/wiki/Risk",
"https://en.wikipedia.org/wiki/Expense",
"https://en.wikipedia.org/wiki/Deductible",
"https://en.wikipedia.org/wiki/Liability_insurance",
"https://en.wikipedia.org/wiki/Asset"
],
"keywords": [
"high valued home insurance",
"high valued home insurance near me",
" High Value Home Insurance",
"High Value Home Insurance"
],
"alternativeHeadline": "Best Luxury Home Insurance Agency",

"abstract": "High-value homeowners insurance provides essential protection tailored to safeguard luxury properties and their owners from unforeseen disasters and liabilities. This specialized coverage, exemplified by The Allen Thomas Group, offers unique options, higher limits, and personalized customer service for properties valued at $750,000 or more. Homeowners benefit from a range of specialty coverage options, including water backup, landscaping, identity theft protection, and jewelry coverage. Moreover, high-value policies offer guaranteed replacement costs and flexible repayment opportunities, ensuring complete financial protection and peace of mind. By comparing policies and rates from leading providers such as Openly, Nationwide, Travelers, Chubb, and AIG, homeowners can find the most comprehensive coverage for their valuable assets. To tailor insurance plans to their needs, homeowners must carefully consider coverage limits, add-ons, customer satisfaction ratings, and premium factors. The Allen Thomas Group takes pride in offering high-value homeowners insurance that exceeds expectations, providing a sanctuary of protection for valuable properties and cherished possessions.",

"dateModified": "2023-08-01T16:39:00Z",
"datePublished": "2023-08-01T16:39:00Z",
"url": "https://allenthomasgroup.com/high-value-homeowners-insurance/",

"articleBody": "High Value Homeowners Insurance Coverage: Get The Protection You Deserve Imagine finding out too late that your insurance coverage for your valuable home falls significantly short, only then realizing your investment was at risk. In such an instance, high-value home insurance is an invaluable lifeline that offers extra assurance against unexpected disasters and safeguarding upscale investments. For high-value home insurance coverage, it?s best to work with a provider like The Allen Thomas Group, which specializes in covering properties with replacement cost values of $750,000 or greater. We provide this kind of specialized protection with unique options, higher limits and personalized customer service tailored specifically for these your properties. Some Ground Rules Be prepared to provide detailed information

regarding your home?s value, location, personal property amounts, liability risks, unique circumstances, or any other factors which could affect its premium cost; working with an independent agent from ATG can ensure personalized support during this process. Click on the button below to start a quote today Get a Quote Getting Precise Coverage Specialty Coverage Options Tailored Coverages For Your Luxury Property High-value home insurance provides additional specialty coverages designed to address the unique needs and vulnerabilities associated with luxury properties and their owners. These additional policies offer tailored protections tailored to address these unique aspects. Water backup coverage This provides protection from damage caused by sewage and drains backups in luxury homes with intricate plumbing systems and expensive finishes. Water backup can pose a considerable threat, so this coverage helps cover repairs and any damages to belongings or furnishings that occur as a result of such incidents. Landscaping coverage Another specialty option available under high-value home insurance policies for luxury properties enhancing aesthetics and increasing property values with gardens, trees, and other features that add beauty. Should any damage from events such as severe storms or accidents occur, landscaping coverage will cover costs related to repair or replacement. Identity theft coverage Protecting homeowners against financial losses associated with incidents like fraudulent credit card charges or unwarranted bank withdrawals caused by identity theft. Having this protection can provide extra peace of mind to individuals who may be more prone to targeted attacks due to their higher net-worth status. Jewelry Coverage This protects valuable pieces from loss, theft, or damage. It is important for homeowners to understand the coverage limits and any additional requirements for insuring jewelry. This ensures that their valuable items are adequately protected in case of an unfortunate event. Guaranteed Replacement Costs High value homeowners insurance offers guaranteed home replacement cost, ensuring that in the event of a covered loss, the policyholder will receive enough money to rebuild or repair their home to its original condition. This coverage provides peace of mind and financial protection for homeowners with valuable properties, as it eliminates the risk of being underinsured and facing unexpected expenses. Flexible Repayment Opportunities This ensures that homeowners can rebuild their homes with the same level of quality and craftsmanship, even in the event of a total loss. By providing options for materials, finishes, and architectural details, policyholders can recreate their homes exactly as they were before or even make improvements and upgrades. This flexibility provides peace of mind and ensures that homeowners can restore their homes to their desired specifications. These are just some of the options offered with high-value home insurance policies. Each policy may offer something unique; thus, it is crucial that homeowners discuss their unique needs and concerns with an independent insurance agent in order to find an ideal policy tailored specifically to them. Luxury home insurance provides unique solutions tailored to the specific needs and vulnerabilities associated with luxury properties and their owners, including water backup coverage, landscaping coverage and identity theft protection among others. It is crucial for homeowners to evaluate their unique circumstances with an independent agent from The Allen Thomas Group to ensure adequate protection is in place. Call our team today. Your dwelling and other structures on your premises are not just buildings; they reflect your success and personal style. We know that these structures hold sentimental value and are worth more than just their monetary worth. Our insurance coverage goes beyond the basics to protect your property. We also understand that your personal property is

more than just ?stuff.? It?s a collection of memories, treasures, and investments. Whether it?s your artwork, jewelry, or high-end electronics, we provide comprehensive coverage to safeguard your valuable possessions. If your residence becomes temporarily uninhabitable due to covered damage, we?ve got you covered. Our high value homeowners insurance includes additional living expenses, so you can maintain your lifestyle even when your home is undergoing repairs. We recognize that accidents happen, and sometimes you may be held liable for bodily injury, property damage, or personal injury to others. Our insurance policy includes legal liability coverage, ensuring that you and your family are protected on and off your premises. At The Allen Thomas Group, we take pride in providing high value homeowners insurance that surpasses expectations. We understand that your home is not just a house but a sanctuary where memories are made, and dreams are realized. Trust us to protect what matters most to you. Because when it comes to your home, nothing should be left to chance. Choose The Allen Thomas Group for high value homeowners insurance that genuinely understands and values your unique needs. Getting More Thorough Details Get More Insights On Making The Right Insurance Decision For Your Property, Family and Legacy. Understanding High Value Home Insurance High-value home insurance provides customized protection for homes valued at $750,000 or higher, with replacement cost values exceeding the replacement limit set forth by standard home policies. High-value policies offer increased limits and tailored options designed to meet the specific needs of luxury homes, such as water backup, landscaping, and identity theft coverage options, as well as free home appraisals and cash settlement options. High-value home insurance stands out from traditional homeowners insurance in that it meets the unique needs of high-net-worth individuals, protecting luxury homes and valuable assets ? offering peace of mind in case of fires, storms, or burglaries. Personalized customer service is a crucial consideration for high-value home insurance policies. Insurance providers specializing in such coverage often have dedicated customer service teams that understand the unique needs and concerns of high net-worth clients, giving policyholders peace of mind they are guided through the claims process by knowledgeable professionals who know precisely how best to insure luxury properties. Not all insurance providers provide high-value home coverage. Some leading providers include The Hartford, Farmers, Chubb, and PURE Insurance, which all boast outstanding coverage options and superior customer service. When calculating premiums for high-value home insurance policies, various factors come into play when calculating rates. These factors may include your state of residence, claims history, policy type, amount of coverage chosen, deductible amount selected, applied discounts, and ZIP code location. Homeowners living in areas susceptible to natural disasters may experience higher premiums. At the same time, those who maintain excellent claims histories with good credit scores could qualify for discounts that lead to reduced rates and premiums. Coverage requirements for high-value homes must consider several factors, including their value and amount of personal property to insure, liability risks associated with owning luxury property, additional living expenses incurred from displacement costs, and any specific situations requiring other specialized coverage options. Independent insurance agents are invaluable in identifying appropriate coverage limits and opportunities based on specific needs. Now that we understand more fully what constitutes high-value home insurance policies, let?s investigate some advantages of high value home insurance. Advantages of High Value Home Insurance Regarding safeguarding valuable assets

in your life, such as a high-value home, standard policies may not provide adequate coverage. That?s where high value home insurance comes in handy, providing several distinct advantages tailored specifically towards homeowners with properties valued at $750,000 or above. Let?s examine the benefits of high value home insurance through Sarah, a homeowner with a home worth $1 million. Sarah understands her property represents a substantial financial investment and wants to protect it as best she can against potential risks or damages. By opting for high value home insurance policies with expanded limits and specialized coverage options than standard policies can offer, Sarah gains access to additional technical protection beyond standard policies? capabilities. ?As the owner of a high-value property, I wanted insurance that provided comprehensive protection and peace of mind. High value home insurance offered me many advantages that tailored coverage to meet my needs.? High value home insurance provides greater coverage. This means it protects against an array of perils and risks, not limited to common ones like fire, theft, and liability claims ? such as water damage caused by sewer backup or power outage. Consequently, high value home policies offer greater coverage. High value home insurance provides additional options that benefit owners with valuable properties, including coverage for landscaping or costly outdoor structures such as swimming pools or detached garages. Some policies even include protection against identity theft and expensive jewelry collections and art pieces. High value home insurance policies often come with additional perks that enhance the homeowner experience, such as periodic appraisals of your home?s value or receiving cash settlement instead of completing repairs after an insured loss. High value home insurance also provides dedicated customer service. By understanding the specialized needs of high-value homeowners, insurers offering such coverage frequently prioritize personalized attention and excellent support ? this means more accessible communication channels, faster claims processing speeds, and a dedicated team of specialists who understand how best to insure high value properties. Homeowners like Sarah can enjoy many advantages by investing in high value home insurance policies that meet their individual circumstances and protect their most prized properties with comprehensive coverage that addresses every risk factor. Now that we understand the many advantages of high value home insurance let?s delve further into its specific protection and features. Understanding Key Protections and Features High value home insurance stands out from standard policies by offering greater coverage against perils unique to luxury properties, such as fire, theft, and liability claims. Furthermore, this specialized policy often features additional safeguards tailored to their risks. Imagine an incident in which a sudden power outage causes severe damage to costly electronic systems in your home, leaving them unprotected and potentially costing a considerable amount of money to fix. High value home insurance provides peace of mind knowing you are covered for incidents not typically included in a standard policy ? from sewer backup damage or natural disasters such as earthquakes and hurricanes. High value home insurance policies go far beyond providing comprehensive protection; policyholders may also take advantage of added features designed to improve their homeowner experience. These perks vary by insurer but often include services like free appraisals of your current market value at regular intervals ? staying informed will help ensure that coverage accurately reflects its worth, eliminating gaps in protection. Some high value home insurance policies also provide homeowners with an option of receiving a cash settlement in lieu of repairs and replacements, making this feature especially

appealing?homeowners who value having more control over how their property gets restored after an insured event. High value home insurance provides broad protection from various risks and perks that make it worthwhile, so we must understand which factors influence its premiums before choosing. Premium Factors for High Value Home Insurance When insuring a high-value home, many factors can impact the premium you pay. Awareness of these considerations allows for informed decisions when selecting an insurer explicitly suited to your needs and a policy to match them. One of the primary factors impacting premium rates is your home?s replacement cost value, with high-value home insurance being tailored specifically for those homes worth $750,000 or more in replacement cost value. As its replacement cost value rises, so will premium costs. In addition, factors like location, construction materials, and architectural features may impact this figure as well as natural disaster risks or specific risk profiles can impose additional premium charges. Insurance providers consider various factors when calculating premiums for high-value home policies, including your coverage limits selection. Higher coverage limits typically result in increased premium costs, representing a greater financial risk for insurers. Your choice of policy also affects its premium cost. High-value home insurance policies offer more comprehensive protection and additional coverage options than standard policies, though at a more significant expense and premium cost. But these extra coverages provide valuable protection from risks like water backup, landscaping damage, and identity theft ? essential considerations against risk! Your choice of deductible amount can dramatically impact the premium you pay for high-value home insurance. A deductible is an amount you agree to pay out-of-pocket before coverage kicks in, so selecting one with higher limits could lower your premium by shifting more of the financial responsibility onto yourself as an individual policyholder. As part of their calculating premiums for high-value home insurance policies, insurers consider several factors in establishing premiums. These include your claims history, home age, condition, credit history, and risk factors specific to your ZIP code. By considering these variables in tandem, they assess the likelihood of claims and price accordingly. Noting that different insurance providers weigh these factors differently is critical to selecting a policy tailored specifically to you and meeting all of your needs. Independent agents can be invaluable resources in this process as they can access multiple carriers and customize policies based on individual client specifications. Now that we understand the various premium factors for high-value home insurance policies let?s dive deeper into those elements which contribute to them and determine their influencers. We can gain more of a picture by understanding their role in setting coverage costs for you. One primary consideration is your state of residence. Premiums may differ significantly based on regulations, risk profiles, and claim histories; for instance, if you live in an area prone to hurricanes or wildfires, premiums increase due to increased risks. Your claims history plays an integral part in determining your premium as well. If you have been filing frequent or extensive claims, insurance companies may consider you an increased risk and charge a higher premium accordingly. Conversely, maintaining a claims-free history often yields better rates. Your choice of policy also plays a vital role in your premium cost. Some policies offer coverage on an actual cash value basis, while others provide replacement cost coverage without taking depreciation into account when settling claims; the latter usually require higher premium payments but offer comprehensive protection. Other key influencing elements include the amount of coverage you purchase for personal property, liability risks, and

additional living expenses. Property with high-value items or unique collections will require higher coverage limits, driving up premium costs. Furthermore, homes featuring features that increase liability risks or need extensive living expenses after a covered loss could also affect premium costs. Take into account these factors when calculating premiums. Insurers offer discounts for high-value home policies that may reduce premiums, including security system installations, fire protection features, or bundling coverage with other policies. Be mindful of these factors when making decisions regarding home insurance coverage that provide excellent value to make informed choices and secure high-value policies. Some Top High Value Home Insurance Companies Selecting an experienced insurance provider that understands its specific needs and risks is paramount when insuring a high-value property. Here are some of the leading high value home insurers available today in 2023: Openly is one of the premier providers in this category, providing coverage up to $5 million with customizable add-ons and an intuitive online platform that makes getting quotes effortless and meeting individual requirements simple. Operating across 21 states makes them an accessible solution for homeowners across America. Nationwide Home Insurance offers high-value home coverage options to high-net-worth individuals with homes valued over $750,000. They specialize in guaranteed replacement cost coverage that ensures that any costs exceeding the policy limit can still be covered, and their specialized claims service provides personalized assistance throughout the claims process. Plus, with a presence in 43 states nationwide, Nationwide offers comprehensive home protection to various homeowners. Travelers Insurance stands out among other high-value home insurers? comprehensive options for high-value properties, with coverage options tailored to those worth at least $1 million. They provide extended replacement cost coverage, which covers rebuilding costs even if they exceed policy limits, cash settlement claims option for covered losses instead of reimbursement processes, and green home and identity theft coverage as added perks ? not to mention being accessible across 48 states for homeowners searching reliable high-value home policies. Chubb is an insurance provider known for providing coverage tailored to high-net-worth homeowners, such as extended replacement cost coverage and cash-out claim settlements with cashouts for natural disasters like wildfire and hurricane mitigation services. Their commitment to exceptional service and range have made it a top choice among affluent homeowners looking for peace of mind; if you own significant assets or valuables, Chubb could be the ideal partner. AIG is a premier provider of high-value home insurance. Their customizable policy options cater to individual homeowners? unique needs, such as water backup coverage and earthquake coverage. Plus, AIG boasts strong financial strength ratings making them a solid option when seeking comprehensive protection for high-value properties and their contents. Now that we?ve explored some leading providers for high-value home insurance policies and rates let?s move on to the next critical step ? comparing policies and rates. Comparing Policies and Rates When going to market for high-value home insurance policies and rates from various providers is crucial to finding the most comprehensive coverage. Each insurer offers unique features, limits, and discounts which could impact your decision-making process. Below are a few key points when comparing policies and rates: Coverage Limits: We take time to understand the maximum coverage limits offered by each provider and ensure they match up with the value of your home and contents and any additional structures you wish to insure. A high value home may need higher insurance limits to provide enough protection from potential risks.

Policy Add-Ons: We carefully consider which additional coverages each provider offers. Consider options such as water backup coverage, jewelry/art collection riders, identity theft protection, and customized plans tailored specifically to your needs and preferences. Customer Satisfaction Ratings: We vet customer satisfaction ratings to better gauge each provider?s track record in providing quality service. Feedback from existing policyholders regarding claims handling, customer responsiveness, and overall satisfaction can give insight into each provider. Cost: While cost should not be the sole deciding factor when selecting an insurance provider, it remains essential. We request quotes from various providers and compare pricing for similar coverage levels remembering that cheaper is not always better if it means forgoing critical protection or customer service benefits. By carefully considering these factors, you can make an informed decision when comparing policies and rates for high-value home insurance policies. Personalizing Your Policy While High-value homeowners insurance policies allow for greater customization than standard policies, it?s still essential to carefully consider your unique needs and circumstances when customizing it. Underestimating your home?s replacement cost value may lead to significant financial consequences if it is destroyed, and no insurance policies cover this amount. Remember that market values may differ significantly from their replacement cost values. Next, determine the appropriate level of personal property coverage. High-value homes often contain valuable belongings like jewelry, fine art, or collectibles that require adequate protection if stolen, damaged, or lost. Ensure you have sufficient coverage in place if something happens to these valuable possessions. As well as property risks, liability risks should not be neglected. Due to their wealth, high-value homeowners can often become targets of lawsuits; to provide adequate protection in such situations, consider an umbrella policy as an additional layer of coverage beyond your high-value home policy. Consider hosting events at your property regularly and hiring staff to assist. Your liability risks could increase significantly compared to if no events or employees were present ? in such a situation, higher liability limits and event coverage endorsements might be required. Consider any extra expenses that might arise should damage or destruction occurs to your home, as alternative accommodations and related expenses coverage can bring peace of mind during such trying times. How does the cost of high value home insurance compare to standard homeowner's policies? Insurance costs associated with high value home policies tend to be significantly more than traditional homeowner?s policies due to more costly features and materials in these homes, as well as increased risks such as theft or natural disasters. Are there any insurance providers that specialize in high value home coverage? Here are 5 big carriers that specialize in high value homeowners insurance: 1. Travelers 2. AIG 3. The Hartford 4. Chubb 5. Cincinnati Insurance What factors determine whether a home qualifies as being of \"high value\" for insurance purposes? Many factors determine if a home qualifies as ?high value? for insurance purposes, including its location, construction quality, size, amenities, and market value. High-value homes tend to be in affluent neighborhoods with lower crime rates and greater property values. Construction quality, including using expensive materials, exquisite craftsmanship, and advanced security systems, all contribute to increasing the value of a home. Larger homes with more amenities like swimming pools or customized features tend to be classified as high-value properties by industry data; homes worth $750,000 or more often qualify as such homes requiring specific insurance protection for their unique attributes and assets. What coverage options

should I keep in mind when purchasing high value home insurance? When purchasing high value home insurance policies, it is essential to carefully consider different coverage options such as guaranteed replacement cost, extended replacement cost, and additional living expenses. Guaranteed replacement costs guarantee that your home will be rebuilt to its original state no matter the cost; extended replacement costs offer an extra layer of coverage in case rebuild costs exceed your policy limits. Additional living expenses coverage provides relief if you must temporarily move out due to a covered loss, providing comprehensive protection for high value homes against unexpected events and providing peace of mind for homeowners. Request A Quote From The Allen Thomas Group At The Allen Thomas Group, we understand high-net-worth homeowners? unique needs and concerns. Our service is designed to provide liability coverage that gives you the peace of mind and protection you deserve. When protecting your valuable assets, we go above and beyond. Our experienced professionals will work closely with you to assess your needs and create a customized insurance plan that fits your lifestyle. We understand that your home is more than just a building. It reflects your success and is a sanctuary for you and your loved ones. That?s why our homeowners policy covers not only the physical structure of your home but also your personal belongings and any additional structures on your property. Our comprehensive coverage lets you know you are protected against various risks, including fire, theft, natural disasters, and liability claims. We also offer additional coverage options for valuable items such as jewelry, fine art, and collectibles. But our commitment to you doesn?t stop at insurance coverage. We pride ourselves on providing exceptional customer service and personalized attention. Our team is available to assist you with any questions or concerns, and we will be there for you every step of the way, from selecting the right coverage to handling claims. Don?t leave the protection of your home to chance. Trust the experts at The Allen Thomas Group to provide you with the insurance coverage you need and the peace of mind you deserve. Contact us today to learn more about our high-value homeowners insurance products and see how we can help protect your most valuable assets.",

"description": "Imagine finding out too late that your insurance coverage for your valuable home falls significantly short, only then realizing your investment was at risk. In such an instance, high-value home insurance is an invaluable lifeline that offers extra assurance against unexpected disasters and safeguarding upscale investments. For high-value home insurance coverage, it?s best to work with a provider like The Allen Thomas Group, which specializes in covering properties with replacement cost values of $750,000 or greater. We provide this kind of specialized protection with unique options, higher limits and personalized customer service tailored specifically for these your properties.",

"headline": "High Value Homeowners Insurance Coverage: Get The Protection You Deserve",

"about": "https://en.wikipedia.org/wiki/Home_insurance",

"inLanguage": "https://en.wikipedia.org/wiki/English_language",

"name": "High Value Home Insurance",

"timeRequired": "P0Y0M0DT0H5M15S",

"mainEntityOfPage": {

"@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/"

},

```
    "image": {
      "@type": "ImageObject",
                                                                                "url":
"https://allenthomasgroup.com/wp-content/uploads/get-a-free-quote-for-a-high-valued-home-insurance-policy.
jpg",
      "height": "1096",
      "width": "1200",
                                                                                "@id":
"https://allenthomasgroup.com/wp-content/uploads/get-a-free-quote-for-a-high-valued-home-insurance-policy.
jpg"
    },
    "author": {
      "@type": "Person",
      "image": {
        "@type": "ImageObject",
                                                                                "url":
"https://allenthomasgroup.com/wp-content/uploads/Kyle-Konet-Chief-Marketing-Officer-At-The-Allen-Thomas-
Group-scaled.jpg",
        "height": "1732",
        "width": "2560",
                                                                                "@id":
"https://allenthomasgroup.com/wp-content/uploads/Kyle-Konet-Chief-Marketing-Officer-At-The-Allen-Thomas-
Group-scaled.jpg"
      },
      "url": "https://allenthomasgroup.com/kyle-konet/",
      "knows": "https://allenthomasgroup.com/#Person1",
      "name": "Kyle Konet",
          "description": "Kyle Konet is the Chief Marketing Officer at The Allen Thomas Group and is a
Results-oriented Marketing Executive with over 7 years of experience. Expertise in Inbound Marketing, Lead
Generation, Paid Media Strategies, Marketing Automation, and Sales Enablement.",
      "sameAs": [
        "https://www.facebook.com/kyle.konet/",
        "https://www.linkedin.com/in/kyle-konet-ba467912/"
      ],
      "alumniOf": "https://en.wikipedia.org/wiki/University_of_Akron",
      "jobTitle": "Chief Marketing Officer",
      "workLocation": {
        "@type": "PostalAddress",
```

```
    "name": "The Allen Thomas Group Postal Address",
    "addressCountry": "USA",
    "addressLocality": "Akron",
    "addressRegion": "Ohio",
    "postalCode": "44311",
    "streetAddress": " 453 S High St Ste 101",
    "@id": "https://allenthomasgroup.com/#PostalAddress"
},
"worksFor": {
    "@type": "InsuranceAgency",
    "image": {
        "@type": "ImageObject",
        "url": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png.webp",
        "height": "140",
        "width": "140",
        "@id": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png.webp"
    },
    "logo": {
        "@type": "ImageObject",
        "url": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png",
        "height": "140",
        "width": "140",
        "@id": "https://allenthomasgroup.com/wp-content/uploads/2021/09/atg-1.png"
    },
    "address": {
        "@id": "https://allenthomasgroup.com/#PostalAddress"
    },
    "url": "https://allenthomasgroup.com/",
    "employee": [
        "https://allenthomasgroup.com/#Person4",
        "https://allenthomasgroup.com/#Person3",
        {
            "@id": "https://allenthomasgroup.com/kyle-konet/"
        },
        "https://allenthomasgroup.com/#Person2"
    ],
    "alternateName": [
        "Allen Thomas Group",
```

"The Allen Thomas Insurance Agency Inc"
],
"additionalType": [
"https://www.wikidata.org/wiki/Q285759",
"https://www.google.com/search?kgmid=/m/08m3tx",
"https://en.wikipedia.org/wiki/Independent_insurance_agent",
"https://en.wikipedia.org/wiki/Insurance_broker"
],
"hasMap": "https://goo.gl/maps/J3yqbv8bfTNi5DLU9",
"name": "The Allen Thomas Group",
"description": "The Allen Thomas Group (ATG) is an Akron-based independent insurance agency that has been providing customized insurance options to both individuals and businesses for nearly two decades in over 20 states in the US. 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.",

"keywords": [
"independent insurance agency",
"the allen thomas group in akron",
"the allen thomas group insurance agency",
"the allen thomas group business insurance",
"the allen thomas group",
"allen thomas group",
"insurance agency",
"insurance"
],
"email": "info@atgins.com",
"telephone": "+14408263676",
"sameAs": [
"https://sites.google.com/view/the-allen-thomas-group/",
"https://the-allen-thomas-group.s3.us-east-2.amazonaws.com/atg.html",
"https://www.trustindex.io/reviews/allenthomasgroup.com",
"https://www.facebook.com/allenthomasgroup",
"https://www.linkedin.com/company/the-allen-thomas-group/",
"https://www.pressadvantage.com/organization/the-allen-thomas-group",
"https://www.pinterest.com/allenthomasgroup/",
"https://www.quora.com/profile/allenthomasgroup",
"https://allenthomasgroup.wordpress.com",
"http://www.pearltrees.com/theallenthomasgroup",
"https://medium.com/@allenthomasgrp",
"https://twitter.com/allenthomasgr1",
"https://www.youtube.com/@allenthomasgroup/about",
"https://the-allen-thomas-group.business.site",
"https://allenthomasgrp.blogspot.com",
"https://about.me/allenthomasgroup",
"https://www.instagram.com/theallenthomasgroup/",
"https://allenthomasgroup.tumblr.com",
"https://sites.google.com/view/allenthomasgroup"

```
],
"brand": {
    "@id": "https://allenthomasgroup.com/"
},
"contactPoint": {
    "@type": "ContactPoint",
    "contactOption": "TollFree",
    "availableLanguage": "English",
    "areaServed": {
        "@type": "AdministrativeArea",
        "name": "ATG Service Area",
        "containsPlace": [
            "https://allenthomasgroup.com/#State22",
            "https://allenthomasgroup.com/#State21",
            "https://allenthomasgroup.com/#State20",
            "https://allenthomasgroup.com/#State9",
            "https://allenthomasgroup.com/#State11",
            "https://allenthomasgroup.com/#State7",
            "https://allenthomasgroup.com/#State13",
            "https://allenthomasgroup.com/#State2",
            "https://allenthomasgroup.com/#State1",
            "https://allenthomasgroup.com/#State19",
            "https://allenthomasgroup.com/#State12",
            "https://allenthomasgroup.com/#State10",
            "https://allenthomasgroup.com/#State5",
            "https://allenthomasgroup.com/#State17",
            "https://allenthomasgroup.com/#State14",
            "https://allenthomasgroup.com/#State6",
            "https://allenthomasgroup.com/#State3",
            "https://allenthomasgroup.com/#State"
        ],
        "@id": "https://allenthomasgroup.com/#AdministrativeArea"
    },
    "hoursAvailable": "https://allenthomasgroup.com/#OpeningHoursSpecification",
    "contactType": "Customer Support",
    "telephone": "+14408263676",
    "email": "info@atgins.com",
    "name": "Contact Us",
```

```
    "url": "https://allenthomasgroup.com/contact-us/",
    "@id": "https://allenthomasgroup.com/#ContactPoint"
},
"legalName": "The Allen Thomas Insurance Agency Inc",
"naics": "524210",
"foundingDate": "2003-05-03",
"makesOffer": [
    "https://allenthomasgroup.com/insurance-services/#Offer",
    "https://allenthomasgroup.com/#Offer1",
    "https://allenthomasgroup.com/#Offer"
],
"areaServed": {
    "@id": "https://allenthomasgroup.com/#AdministrativeArea"
},
"geo": "https://allenthomasgroup.com/#GeoCoordinates",
"openingHoursSpecification": "https://allenthomasgroup.com/#OpeningHoursSpecification",
"photo": "https://goo.gl/maps/4euwuamWWYFmVVUz9",
"priceRange": "Free Consultation",
"isAccessibleForFree": true,
"currenciesAccepted": "USD",
"founder": "https://allenthomasgroup.com/#Person1",
"numberOfEmployees": "5",
"knowsAbout": [
    "https://allenthomasgroup.com/#Thing9",
    "https://allenthomasgroup.com/#Thing11",
    "https://allenthomasgroup.com/#Thing4",
    "https://allenthomasgroup.com/#Thing3",
    "https://allenthomasgroup.com/#Thing16",
    "https://allenthomasgroup.com/#Thing13",
    "https://allenthomasgroup.com/#Thing15",
    "https://allenthomasgroup.com/#Thing10",
    "https://allenthomasgroup.com/#Thing21",
    "https://allenthomasgroup.com/#Thing12",
    "https://allenthomasgroup.com/#Thing23",
    "https://allenthomasgroup.com/#Thing19",
    "https://allenthomasgroup.com/#Thing18",
    "https://allenthomasgroup.com/#Thing24",
    "https://allenthomasgroup.com/#Thing25",
```

```
            "https://allenthomasgroup.com/#Thing17",
            "https://allenthomasgroup.com/#Thing14",
            "https://allenthomasgroup.com/#Thing7",
            "https://allenthomasgroup.com/#Thing22",
            "https://allenthomasgroup.com/#Thing6",
            "https://allenthomasgroup.com/#Thing2",
            "https://allenthomasgroup.com/#Thing20",
            "https://allenthomasgroup.com/#Thing5",
            "https://allenthomasgroup.com/#Thing8",
            "https://allenthomasgroup.com/#Thing",
            "https://allenthomasgroup.com/#Thing1"
        ],
        "knowsLanguage": "English",
        "slogan": "Insurance The Smart and Easy Way",
        "@id": "https://allenthomasgroup.com/",
        "aggregateRating": {
            "@type": "AggregateRating",
            "ratingCount": "55",
            "bestRating": "5.0",
            "worstRating": "1.0",
            "reviewCount": "55",
            "ratingValue": "4.9",
            "name": "The Allen Thomas Group Aggregate Rating",
            "@id": "https://allenthomasgroup.com/#AggregateRating"
        },
        "review": "https://allenthomasgroup.com/#Review"
    },
    "knowsAbout": [

"https://allenthomasgroup.com/commercial-insurance/policies/commercial-property-insurance/#Thing",
            "https://allenthomasgroup.com/#Thing9",
            "https://allenthomasgroup.com/#Thing11",
            "https://allenthomasgroup.com/#Thing4",
            "https://allenthomasgroup.com/#Thing16",
            "https://allenthomasgroup.com/#Thing13",
            "https://allenthomasgroup.com/#Thing15",
            "https://allenthomasgroup.com/#Thing10",
            "https://allenthomasgroup.com/#Thing21",
```

```
            "https://allenthomasgroup.com/#Thing12",
            "https://allenthomasgroup.com/#Thing23",
            "https://allenthomasgroup.com/#Thing19",
            "https://allenthomasgroup.com/#Thing24",
            "https://allenthomasgroup.com/#Thing25",
            "https://allenthomasgroup.com/#Thing17",
            "https://allenthomasgroup.com/#Thing14",
            "https://allenthomasgroup.com/#Thing7",
            "https://allenthomasgroup.com/#Thing22",
            "https://allenthomasgroup.com/#Thing6",
            "https://allenthomasgroup.com/#Thing5",
            "https://allenthomasgroup.com/#Thing8",
            "https://allenthomasgroup.com/#Thing1"
        ],
        "@id": "https://allenthomasgroup.com/kyle-konet/"
    },
    "publisher": {
        "@id": "https://allenthomasgroup.com/"
    },
    "hasPart": {
        "@type": "FAQPage",
        "name": "High Value Home Insurance FAQs",
        "mainEntity": [
            {
                "@type": "Question",
                  "name": "How does the cost of high value home insurance compare to standard homeowner's policies?",
                "acceptedAnswer": {
                    "@type": "Answer",
                     "text": "Insurance costs associated with high value home policies tend to be significantly more than traditional homeowner?s policies due to more costly features and materials in these homes, as well as increased risks such as theft or natural disasters.",
                     "name": "How does the cost of high value home insurance compare to standard homeowner's policies? Answer",
                    "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Answer"
                },
                "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Question"
            },
```

```
{
  "@type": "Question",
  "name": "Are there any insurance providers that specialize in high value home coverage?",
  "acceptedAnswer": {
    "@type": "Answer",
      "name": "Are there any insurance providers that specialize in high value home coverage? Answer",
     "text": "Here are 5 big carriers that specialize in high value homeowners insurance:  Travelers AIG The Hartford Chubb Cincinnati Insurance",
    "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Answer1"
  },
  "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Question1"
},
{
  "@type": "Question",
      "name": "What factors determine whether a home qualifies as being of \"high value\" for insurance purposes?",
  "acceptedAnswer": {
    "@type": "Answer",
       "name": "What factors determine whether a home qualifies as being of \"high value\" for insurance purposes? Answer",
      "text": "Many factors determine if a home qualifies as ?high value? for insurance purposes, including its location, construction quality, size, amenities, and market value.  High-value homes tend to be in affluent neighborhoods with lower crime rates and greater property values. Construction quality, including using expensive materials, exquisite craftsmanship, and advanced security systems, all contribute to increasing the value of a home. Larger homes with more amenities like swimming pools or customized features tend to be classified as high-value properties by industry data; homes worth $750,000 or more often qualify as such homes requiring specific insurance protection for their unique attributes and assets.",
    "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Answer2"
  },
  "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Question2"
},
{
  "@type": "Question",
      "name": "What coverage options should I keep in mind when purchasing high value home insurance?",
  "acceptedAnswer": {
    "@type": "Answer",
```

```
                "name": "What coverage options should I keep in mind when purchasing high value home insurance? Answer",
                "text": "When purchasing high value home insurance policies, it is essential to carefully consider different coverage options such as guaranteed replacement cost, extended replacement cost, and additional living expenses. Guaranteed replacement costs guarantee that your home will be rebuilt to its original state no matter the cost; extended replacement costs offer an extra layer of coverage in case rebuild costs exceed your policy limits. Additional living expenses coverage provides relief if you must temporarily move out due to a covered loss, providing comprehensive protection for high value homes against unexpected events and providing peace of mind for homeowners.",
                "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Answer3"
            },
            "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Question3"
        }
    ],
    "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#FAQPage"
  },
  "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/"
},
{
  "@context": "http://schema.org",
  "@type": "AggregateRating",
  "name": "High Net Worth Home Insurance Coverage Rating",
  "ratingValue": "4.9",
  "bestRating": "5",
  "worstRating": "1",
  "ratingCount": "65",
  "reviewCount": "65",
  "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#AggregateRating"
},
{
  "@context": "http://schema.org",
  "@type": "Audience",
  "name": "High-net-worth individual",
    "description": "High-net-worth individual is a technical term used in the financial services industry to designate individuals who maintain liquid assets at or above a certain threshold.",
  "sameAs": [
    "https://www.wikidata.org/wiki/Q2271714",
    "https://www.google.com/search?kgmid=/m/06x99b",
```

```
            "https://en.wikipedia.org/wiki/High-net-worth_individual"
        ],
        "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Audience"
    },
    {
        "@context": "http://schema.org",
        "@type": "Product",
        "brand": {
            "@id": "https://allenthomasgroup.com/"
        },
        "aggregateRating": {
            "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#AggregateRating"
        },
        "audience": {
            "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Audience"
        },
        "image": {
                                                                                "@id":
"https://allenthomasgroup.com/wp-content/uploads/get-a-free-quote-for-a-high-valued-home-insurance-policy.
jpg"
        },
          "description": "Protect your luxury home and valuables with High Value Homeowners Insurance from
The Allen Thomas Group. Our premier policies offer enhanced coverage for high-end residences, including
expanded liability limits, full replacement cost for dwelling and contents, and specialized protection for fine
art, jewelry, and collections. With personalized risk management services and a dedicated claims team, you
can trust The Allen Thomas Group to safeguard your exceptional property and lifestyle.",
           "disambiguatingDescription": "The Allen Thomas Group's High Value Homeowners Insurance is a
specialized policy designed for owners of luxury homes and valuable possessions. Unlike standard
homeowners insurance, which may have insufficient coverage limits and exclusions, High Value
Homeowners Insurance provides enhanced protection tailored to the unique needs of high-net-worth
individuals.\n\nKey features of The Allen Thomas Group's High Value Homeowners Insurance
include:\n\nExpanded Dwelling Coverage: Policies offer full replacement cost coverage for the home itself,
ensuring it can be rebuilt to its original specifications after a covered loss, regardless of the cost.\nGenerous
Contents Coverage: High limits are available for personal property, often with options for cash settlement and
no requirement to replace items.\nValuable Articles Coverage: Enhanced protection is provided for high-value
items like fine art, jewelry, furs, and rare collectibles, often with no deductible and blanket coverage
limits.\nBroad Liability Protection: Policies typically include high liability limits and umbrella coverage options
to protect against lawsuits and judgments.\nLoss Prevention and Risk Management: Policyholders have
```

access to personalized risk assessments, loss prevention advice, and resources to help safeguard their property and valuables.\nConcierge-Level Service: A dedicated insurance advisor and claims team provide white-glove service to meet the expectations of discerning clients.\nHigh Value Homeowners Insurance from The Allen Thomas Group is designed for homes with a rebuild value typically starting at $750,000 to $1 million or more, and is ideal for owners of luxury residences, vacation homes, and substantial personal assets. By providing comprehensive, customizable coverage and expert risk management services, this policy ensures that the unique needs of affluent homeowners are met with sophistication and care.",
"name": "High Net Worth Home Insurance Coverage",
"keywords": [
"High Net Worth Home Insurance Coverage",
"High Net Worth Home Insurance Policies"
],
"additionalType": [
"https://en.wikipedia.org/wiki/Home_insurance",
"https://en.wikipedia.org/wiki/High-net-worth_individual"
],
"url": "https://allenthomasgroup.com/high-value-homeowners-insurance/",
"@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Product"
},
{
"@context": "http://schema.org",
"@type": "Service",
"provider": {
"@id": "https://allenthomasgroup.com/"
},
"areaServed": {
"@id": "https://allenthomasgroup.com/#AdministrativeArea"
},
"audience": {
"@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Audience"
},
"image": {
"@type": "ImageObject",
"url": "https://allenthomasgroup.com/wp-content/uploads/high-value-home-insurance-near-me.jpg",
"height": "1096",
"width": "1200",
"@id": "https://allenthomasgroup.com/wp-content/uploads/high-value-home-insurance-near-me.jpg"
},

```
"isSimilarTo": {
    "@type": "Service",
    "url": "https://allenthomasgroup.com/home-insurance/",
    "serviceType": "Homeowners Insurance",
    "additionalType": [
        "https://www.google.com/maps?cid=8107335671439394555",
        "https://en.wikipedia.org/wiki/Insurance_broker",
        "https://en.wikipedia.org/wiki/Home_insurance"
    ],
    "provider": {
        "@id": "https://allenthomasgroup.com/"
    },
                                                                    "image":
"https://allenthomasgroup.com/wp-content/uploads/2021/07/AdobeStock_307161764-scaled-e1626097045395-2048x1357.jpeg",
    "name": "Homeowners Insurance",
        "description": "The Allen Thomas Group offers comprehensive home insurance policies to protect your home and belongings. Get personalized coverage for your specific needs and enjoy peace of mind. Contact us today for a quote.",
    "sameAs": [
        "https://www.google.com/search?kgmid=/m/0313mp",
        "https://www.wikidata.org/wiki/Q2064047",
        "https://en.wikipedia.org/wiki/Home_insurance"
    ],
    "brand": {
        "@id": "https://allenthomasgroup.com/"
    },
    "potentialAction": "Free Homeowners Insurance Quote",
    "areaServed": {
        "@id": "https://allenthomasgroup.com/#AdministrativeArea"
    },
    "subjectOf": "https://allenthomasgroup.com/home-insurance/#FAQPage",
    "audience": "Homeowners looking for affordable insurance coverage",
    "serviceOutput": "Homeowners Insurance Policy",
    "slogan": "Homeowners Insurance The Smart and Easy Way",
    "@id": "https://allenthomasgroup.com/home-insurance/"
},
"brand": {
```

```
        "@id": "https://allenthomasgroup.com/"
      },
      "additionalType": [
        "Luxury Home",
        "https://www.wikidata.org/wiki/Q2064047",
        "https://en.wikipedia.org/wiki/Home_insurance",
        "https://www.google.com/search?kgmid=/m/0313mp"
      ],
      "potentialAction": "Free Quote",
       "description": "Protect your valuable assets with our high value homeowners insurance coverage. The Allen Thomas Group offers comprehensive protection for your home and belongings, ensuring peace of mind and financial security. Contact us today to get the coverage you need.",
      "name": "High Value Homeowners Insurance",
      "serviceType": "High Value Homeowners Insurance",
      "url": "https://allenthomasgroup.com/high-value-homeowners-insurance/",
      "serviceOutput": "High Value Homeowners Insurance Policy",
      "@id": "https://allenthomasgroup.com/high-value-homeowners-insurance/#Service"
   }
]
```


The Allen Thomas Group

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

Website: https://allenthomasgroup.com/

Email: info@atgins.com

Phone: (440) 826-3676