

Errors and Omissions, Media and Privacy (EMP)

This product is designed for risks with annual revenue between \$15 million and \$500 million.

For Errors and Omissions, Media and Privacy coverage parts, eligible classes include, but are not limited to:

Technology Services:

- Application service providers/Software as a service (Saas)
- Business intelligence
- Cloud service providers
- Data or records storage
- Graphic designers
- Hardware evaluation
- IT consulting
- IT staffing
- Manage service providers/Help desk services
- Mobile application development
- Network architecture
- Project management
- Search engine optimization
- Social media consultants
- Software development
- Systems or network evaluations
- Telecom consultants
- Training specialists
- Training and education
- Web design
- Web hosting
- Wireless installation/configuration

Non-Technology Services:

- Advertising agencies
- Audio/Visual consultant
- Call centers
- Coaching services
- Compliance consultants
- Document storage/Destruction services
- Educational consultants
- Forensic investigators
- Fulfillment services
- Human resource consultants
- Insurance risk managers
- Interpreters/Translators
- Lobbyists
- Management consultants
- Marketing consultants
- Public relations consultants
- Referral services
- Staffing firms (temporary and permanent)
- Statistical consultants

Most Common Ineligible Risk Characteristics:

Located in AL, LA, MS or WV

Technology professionals or specialists involved in the following operations:

911 or other emergency response and/or dispatch	Loan fulfillment
Aircraft, air-ground equipment, military defense and/or weaponry of any kind, including classified information	Lottery/Sweepstakes/Gaming or other games of chance
Energy, power plant, utility or pollution monitoring, supply or distribution	Mechanical, electrical, chemical, civil or architectural design or engineering
Equity trading	Medical, dental or health care diagnosis, monitoring or treatment
Financial transactions	Pharmaceutical formulation, production or prescription, including clinical data
Firmware or embedded software	Physical security system installation or monitoring (burglar/fire alarms and camera systems)
Fund transfers	Point of sale systems
Global Positioning Systems (GPS), Geographic Information Systems (GIS), navigation systems development, maintenance or support	Robotics or process control of industrial equipment including HVAC systems

Non-technology professionals or specialists involved in the following operations:

Accountants	Clinical research agencies	Government agencies	Nursing homes
Adoption agencies	Collection agencies	Hospitals	Payment card processors
Adult content providers	Construction managers	Hotels/Motels	Payroll processors
Allied health professionals	Contractors	Insurance agencies/Brokers	Property managers
Ambulance services	Environmental consultants	Janitorial services	Real estate
Ambulatory surgery centers	Financial advisors	Manufacturers	Retail/E-commerce
Architects/Engineers	Financial institutions including banks, investment bankers, and stockbrokers	Medical laboratories	Third-party administrators
Attorneys/Law firms	Franchisors	Medical professionals	Title/Escrow agents
Auto repair	Freight forwarders	Mortgage brokers	Trustees
Bars/Taverns/Restaurants		Municipalities	
Claims adjusters		Nonprofits	

Email submissions to professional@devonparkspecialty.com

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