

# [Errors and omissions insurance](https://assignbuster.com/errors-and-omissions-insurance/)

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The paper " Errors and Omissions Insurance by D. Vaughn" is a delightful example of an article on law. This article is a form of enlightenment to all professionals who are can be legally sued for their work incompetence by their clients. The article titles “ Errors and Omissions Insurance” and which is written Dan Vaughn and published in Liberty Directions in the Winter of 2004 offers advice about the E & O cover, professionals that should purchase the cover as well as provide warning of what to avoid. The author aims to protect the hard work and careers of the professionals whom he defines as individuals possessing special skills and knowledge to render a service and who are likely subjects of legal or technical requirements. The E&O insurance cover in case of any malpractice suits to the professionals will pay the damages to the client hence preventing the professional from using money from the business.   
The article is simple and direct to the point which makes understanding its discussion easier for everyone. It provides an almost step by step process of joining the insurance policy and how it works as well as a series of guidelines to avoid the malpractice in a business.   
Developing an Argument   
The definition of a professional according to Vaughn (2004) us wide and hence widens the primary audience for the article. Each of these professionals as well as those aiming to join these professions and those with family members in such professions is also included in the audience. They include accountants, lawyers, doctors, media companies, technology companies, research companies as well as internet-related businesses.   
The information in the article is classified according to logical categories where there are different partitions in the article each with its own different elements such as what E&O covers, who to buy E&O, who is a professional among others. This makes understanding easier for readers.   
Deciding where to present the claim   
The author of the article presents the claim of E&O insurance from the first paragraph of the article which not only raises the curiosity of the audience but makes them consider purchasing the insurance. Further presentation is made in the last paragraph which appeals to people to consider the insurance.   
Appeal to Emotions   
Most people are emotional; when it comes to issues close to them such as their money, careers and reputation and the author has addressed that in wanting to insist the importance of the E&O insurance to these subjects.   
Consider opposing viewpoints   
The opposing viewpoints have been discussed in the article where the author tries to show the claims that the E&O insurance addresses which are not addressed by any other form of insurance such as liability for workers compensation, bodily harm or punitive damages.   
Design Elements (Refer to Chapter 11)   
Describe the feature and show how it helps (or does not help) the reader find, understand and/or remember information   
Columns- Columns make the reading of the work easier and much faster because the information is contained in different parts which are shortly written and in most cases in order to save time they are straight to the point. Some columns are filled with the summaries of the text and this is the case with the article by Vaughn (2004).   
Charts- The article can employ the use of charts for clear visualization of the literature being discussed. This will make the reading much quicker and understandable with just a moment’s glance saving time and reaching many professionals who are too busy to read the whole article (Markel, 2012).   
Color- Colors are used to not only decorate and make the text appealing to the readers but it draws attention to the points that are colored. Instead of for example bolding or capitalizing words for emphasis in a sentence, different colors can be used on them.   
Page grids- The author of the article has employed the use of page grids with several columns all of which contain different information. This has not only saved on space but ensures clear visibility of what is written and less distraction by the white spaces all of which have diligently been occupied by different types of information.   
Typography- This refers to the spaces within the lines, the justification used as well as the case type and size of the written information. If the size, for example, is too small, many readers may be unable to read. Any information that needs emphasis can be written in a different case from the writings on the article in order to be noticed easily.   
Titles and headings- Titles and headings are meant to present the summary of the information discussed in a few words and hence they should always stand out. These headings have been utilized in the article and they introduce the reader to the information that is going to follow. They are written in different size and bolded to differentiate them from the rest of the discussion (Markel, 2012).