



Your guide to using everyday language

How to make your communications easier to understand and more engaging

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Welcome to your Everyday Language Guide

We're going to give you some simple but powerful tips and tricks that you can use when you write or speak to your clients.

They're designed to be easy to learn and will help you communicate in everyday language.

First, here's a quick reminder of some of the many reasons we're doing this:

- **Consumer Duty** – Our regulator, the FCA, wants your firm to provide information to consumers that they can easily understand. This will help your clients understand the options available to them, so they can make the right choices. This will help them get a good outcome
- **Engagement & trust** – If someone talks to you in a way that's hard to understand, it can feel alienating. It can even make someone feel like they don't trust you. Unfortunately, insurance does have a bit of a reputation for using jargon, hiding things in the 'small print' and speaking in 'gobbledygook'. Instead, if you can speak to people in a way they can easily understand they're more likely to:

- Engage with you

- Trust you

- Take your advice

- **Stand out from the crowd** – The financial services industry isn't always easy to understand. So, if you communicate in everyday language, and others don't, it's a great way for your firm to shine.





Examples of what people had to say about jargon vs. everyday language

What did members of the public have to say about jargon commonly used in insurance?

We showed members of the public some examples of jargon commonly used in insurance. Words like 'Premium' and 'Income Protection'. What did they have to say? Click [here](#) to watch the video



“Unless you’re in the field, you wouldn’t know what it means”



“It’s those big words and terminology... so difficult!”



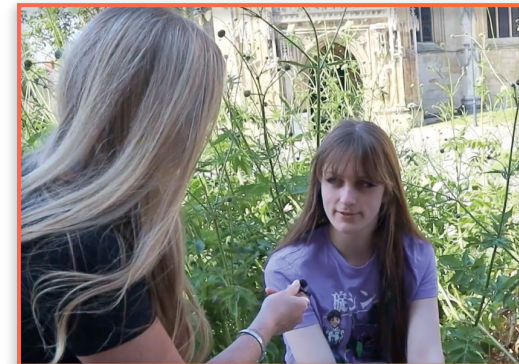
“If I saw it [the jargon] ... I don’t even know! I’d probably just tick yes at the end!”



“What’s the point in using words that the average person will never understand?!”



“At the end of the day, why would you have a contract where someone can’t understand the language?”



“When you try and shorten things that aren’t easy to understand, everything just gets lost.”

What did industry experts say about our everyday language literature?

Roger Edwards of Protection Review in his MoneyMarketing magazine article:

I've been on a career long mission to root out jargon and passive language. As well as the wins, someone always played the "professional" card, or compliance or legal people were convinced simpler language was going to leave them exposed in some way. Companies seem to have a long-term love affair with complex language, but the majority of customers don't, so the mission continues.

That's why I was delighted by Holloway's launch of "My Sick Pay". They didn't just simplify their income protection offering, they also took a giant red pen to any bloated copy, technical jargon, legalese and passive language in their literature. I don't think I've ever seen anyone go as far. The result is easy to read and understand.

Now they've taken it even further and put together this guide to using everyday language and associated training. For advisers wanting to beat the bloat and communicate with their clients in a simple and engaging style, I recommend you check this out.

Ben Heffer of independent experts, Defaqto:

The literature is a joy to read. It's clear and written in language which ordinary people understand, with no industry jargon. This has to be a move in the right direction.





The 4 steps to everyday language



Step 1: Don't use jargon

First of all, what's jargon?

It's basically 'special' words that are used by a profession, or group of people, that are difficult for other people to understand.

Apart from being difficult to understand, let's be honest, words that sound too technical can also sound a bit boring. Your clients will appreciate it if your firm comes across as more human, real and interesting.

Jargon can be daunting for people. If you use it, there's a danger your clients will find it overwhelming. It can even prevent them from making the right decisions.

If we take insurance as an example, it's been around for a long time, and has lots of 'special' words for things.

'Deferred period', 'Term', 'Benefit', 'Premium', 'Sum assured', 'Guaranteed insurability options', 'Proportionate benefit', 'Escalation'. We could go on.

So when we launched My Sick Pay we got rid of all the jargon and special words that are only used in insurance. Every last one of them. We replaced them with everyday words instead.

It's fairly simple, if a word's only used in insurance and not everyday language, we don't use it.

Do you use jargon in your firm?

Next time you're talking to a friendly client, you could always make a point of asking them to stop you each time you use a word they don't fully understand.

You might be surprised. For example, when we spoke to members of the public, most of them couldn't accurately describe what a 'premium' was.

For your written communications ... like emails, letters and your website, you'll probably be able to spot potential jargon yourself. Or you could always ask some clients to read them and highlight anything they don't fully understand.



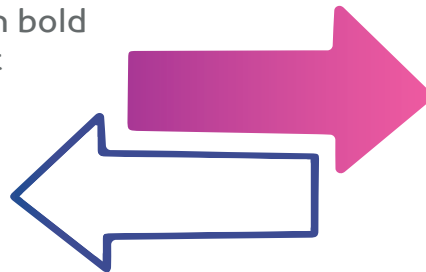
'Defined Terms' are usually jargon

Don't you just love it when you open up a terms and conditions and the first thing you see is a couple of pages of words with a legal definition next to them?



No? Us neither.

'Defined terms' are basically there to explain what all the jargon means. Some insurance companies expect you to read long Terms and Conditions, with lots of jargon words highlighted in bold or italics. To understand what each one of those words means, they expect you to flit back and forwards between the text and their defined terms.



The problem with defined terms, and jargon, is that they often try and squeeze a concept that really needs a bit of explaining into a couple of words.

Here's an example of a real defined term from the market, describing what kind of illnesses and injuries are covered by an income protection product:

Disabling Condition - Any illness or injury, incapacity or disease (other than an **Excluded Condition**) which results in the **Member** being entitled to **Health Benefit** so long as the **Member** continues of **Own Occupation Disability** or **Suited Occupation Disability**, whichever is applicable to the **Member**.

Here's a similar example from us using everyday language:

What type of accidents and illnesses does My Sick Pay cover?

My Sick Pay covers any type of accident and all types of medical conditions.

You just need to be unable to work in your normal job because of the accident or illness.

The only time this wouldn't be the case is if we agreed something different with you up front. An example would be if you told us about a health condition before you bought My Sick Pay. Sometimes we might agree to cover you for everything apart from that condition.

Jargon and Defined Terms give your clients a poor 'user experience'

When you read, your eyes don't process every single word. They dance across many of the words without stopping as your brain anticipates what's coming, fills in the blanks and creates meaning. You can read quickly and comfortably and still understand.

But that can only happen with familiar words. If there's a word you don't know, it's like hitting a language road block. You have to stop and work out what it means.

So using familiar, everyday language means it's quicker and easier for your clients to read your words. This makes it a more 'frictionless' and pleasurable experience.

If you were designing a website, you'd try and make the customer journey quick and easy. For example, being able to buy something with the least clicks possible. It's the same principle with everyday language, you're just giving your client a better user experience with words!

We'll give you some tips about how to replace jargon with everyday language later - anyone can do it. Plus, we've included a 'jargon buster' at the end with loads more examples.





Step 2: Use a conversational tone of voice

The way you write, and the way you speak, are probably quite different.

It's hard to explain why exactly, but people usually slip into a more formal language and sentence structure when they write. **Do you?**

We're not proud of it, but here's an example of a letter we'd been using here, at Holloway...

“Further to previous correspondence, we have sent a reminder today to Mr Joseph about current problems with collecting premiums by Direct Debit.

As we have had no response to our initial contact, you may wish to talk to your client with regard to this matter.”

Read it out loud. How natural does it sound?

When we did this, we found it sounds formal. It lacks warmth and it's not friendly. It sounds generic and doesn't really sound like it's come from a real person. Frankly, it sounds like we're getting a bit annoyed by Mr. Joseph.

We asked ourselves: Do we know anyone at Holloway Friendly that talks like that in real life?

And the answer was no. So why would we want to sound like that in our letters?!

So, next let's have a look at how to write in a conversational, friendly style. The good news is, we all have conversations all the time, so it's quite easy when you put your mind to it!



Our secret big tip... imagine you're talking to a friend in a coffee shop.

This is a very simple tip, but you can really transform how you write from a more old-fashioned formal style, into everyday language. It also helps you bust that jargon. So here it is...

When you want to write something, take a moment to imagine you're in a coffee shop, having a chat with a friend, who doesn't work in financial services.

Think about what you want to say. **How would you say it out loud to that friend?**

Try writing it down exactly as you'd say it. And you'll have written something down in a conversational tone. Chances are it will be friendly, easy to read and easy to understand.

Let's have a look at some of the ingredients of conversational language, so you can use them in your communications...



Everyday language ingredient 1 – active, not passive language

If you imagine you're chatting directly to a friend, you'll naturally use 'I', 'we', 'you' and active, not passive language.

It's because it's a direct conversation between two people.

It'll sound friendlier and feel more intimate and human.

Here's an example of passive, more formal sounding language:

“When an author utilises an active tone of voice, the communication experience of the reader will usually be more akin to that of a conversation, than when a passive tone of voice is used.”



Passive language tends to leave out the 'I', 'you', 'we' and speaks about stuff in the 3rd person. It will often use the word 'the' instead.

You know how if you speak to someone face to face and they don't make eye contact, it can feel a bit impersonal or distant?

Well passive language is a bit like the written equivalent of not making eye contact.

The insurance industry's used a lot of passive language in the past.

Let's have a look at some more examples ...

Example one

In the event that three premiums are missed the policy will lapse'.

We can make it much more engaging, and easy to understand, by saying:

'If you miss payments for three months in a row, your insurance will end'.

Do you see how a simple change from passive to active language makes it feel more human?

Example two

'Please find attached the policy terms and conditions.'

Apart from sounding a bit administrative and dull it sounds quite detached. It's passive. Instead, you could say:

'I've attached your insurance terms and conditions for you to read'

Just simple changes (I've / your / you) make it sound like a real person is talking to you.

It's clear what we've done for them and what they need to do by adding 'for you to read'.

Example three

Passive language can also sound evasive or feel like you're trying not to take responsibility.

A classic example is a politician who'll recognise **'mistakes were made'** but won't admit **'we made a mistake'**.

Of course, most people recognise this and it can come across as 'a bit slippery' or a 'typical politician's answer'.

Using active language, and saying **'I'** or **'we'** helps us sound straight talking.

And just a bit about the difficult topics

Sometimes we have to talk about difficult things. For example, sickness or dying.

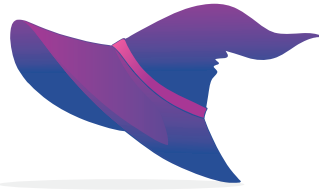
Sometimes, financial services companies slip into passive language when talking about difficult subjects.

What does **'in the event of the death of the policyholder ...'** mean? It just means **'if you die...'**. We believe that's what we should say. There's no reason anyone should be offended by that.



Sometimes people avoid talking about things like sickness or death altogether. How often have you heard the phrase **'if the worst were to happen ...'?**

It's a bit like in Harry Potter where nobody will mention the name Voldemort. We think we shouldn't have the equivalent of 'Voldemort' in financial services.



Of course, we should be sensitive to people's feelings, show empathy and that we care. But we should still use straight forward language that people understand.



Everyday language ingredient 2: use apostrophes wherever you can

Back to the coffee shop for a minute. As you sip the new special blend, would you say to your friend:

'That is tasty, is it not?'

Or

'That's tasty isn't it?'

And would you say:

'I will pay for your coffee'

Or

'I'll pay for your coffee?'

At almost every opportunity, we've used **apostrophes** in our new literature, to make it feel more conversational. Chances are you probably haven't noticed it, which is the whole point - to make it feel normal and natural.



Let's have a quick look at few examples ...

“We've tried to make it easy to read and understand. But if you're not sure about anything...”

“We'll pay you money each month if you're too unwell to work”

“If you cancel in the first 30 days we'll refund anything you paid”

“We'll pay you twice a month, straight into your bank account”

So, we'd recommend you use apostrophes as much as you can. It's a really easy way to make your words sound more friendly, natural and conversational!

I'm, I've, I'd, you'll, you've, you'd, we'll, we've, we'd ... not to mention **won't, can't, haven't** and all the rest. The good news it keeps your word count down too!

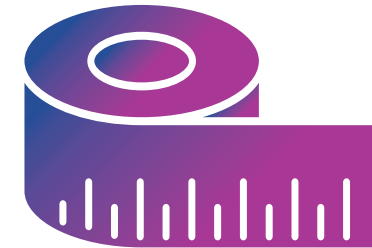
Everyday language ingredient 3: Use short sentences

We all naturally speak in short sentences. Partly because we have to breathe! But short sentences also make things a lot easier for people to digest and understand.

So, try and keep your sentences as short as you can. Ideally try not to use more than 15 to 20 words in a sentence.

Read your sentences back and see where there's a natural pause for breath. Commas help break things up. But full stops can be used to make things even easier to digest.

And, by the way, it's ok these days to start your sentences with 'And'. Or even 'But'. Despite what you might have been told at school. But only now and again, please 😊



Everyday language ingredient 4: Put yourself in their shoes

If you're imagining talking to your friend, or gran, or whoever, you'll find you use straightforward language. You'll automatically talk to them in a way they can understand.

Imagine your friend asks what the company you work for does? Let's say you're an intermediary who specialises in protection. They haven't got a clue about the ins and outs of what an intermediary is, like most people.

If you reel off something like ...

'I'm an entity that acts as the middleman between two parties in an insurance transaction'

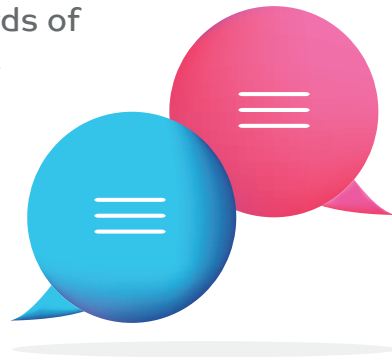
...you'll probably get them looking back with a blank face.

So how would you describe to your friend what you do? The chances are that without thinking about it, you'll adjust your language to something they understand. We had a go at imagining we're a financial adviser chatting to someone in a coffee shop! We came up with:

'I'm a financial adviser. I protect my clients and their families against the financial impact of things like sickness or dying. I'll help them understand what could happen and how it would impact them. Then I'll help them put in place the right insurance.'

No passive language, no jargon, using short natural sentences, and apostrophes. We've just written down how we imagine we'd say it to a real person.

You might use different words of course, it's just an example.



Conversational language - our summary

That covers the main things that will help you write or speak in a conversational way, that's easy to understand and engaging. A quick summary for you:

It can be a big help to imagine you're talking to a friend in a coffee shop! You'll find you ...

- Use active, not passive (3rd person) language ... lots of 'I', 'you' and 'we' like a normal conversation.
- Use apostrophes wherever you can to sound more conversational
- Use short sentences so it's easy to digest
- 'Put yourself in their shoes' and use language they'll understand

Step 3: Use questions and answers



Questions and answers aren't something to use all the time. But they can be an amazing way to help you explain the trickier stuff that traditionally would be more jargon-heavy.

So, how do questions and answers help? Well, they can help in a few useful ways:

- **It makes anything you write sound much more like a conversation. It flows back and forwards between you and your reader. And, as we just covered, conversational is good!**
- **It helps get rid of passive language**
- **It shows empathy and understanding. Just by writing the question you're putting yourself in the shoes of your client**
- **It's a great way to avoid jargon.**

That last point ... so how can you use questions and answers to avoid jargon?

Here's an example from our My Sick Pay literature. We didn't want to use jargon like **'deferred period'**.

And we didn't want to just replace 'deferred period' with more special words like 'waiting period' which would also just have to be explained.

We just asked questions on behalf of the customer, in the literature:

How long do I have to wait before you pay me?

That meant we could answer it in every day words without using jargon. You may not have noticed, but nearly the whole of our terms and conditions uses questions and answers. Now you know why!

How long do I have to wait before you pay me?

You can choose how many weeks to wait between becoming too unwell to work, and when we start paying you Sick Pay.

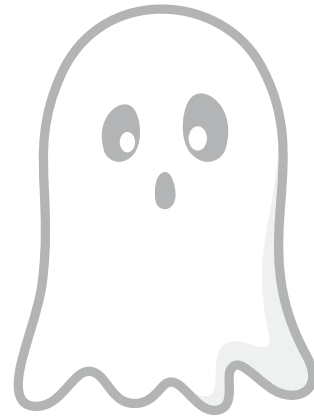
Your Adviser will help you choose how many weeks to wait.



**Step 4: Re-writes:
Read it, close it
down, re-write it**

This tip's for you, if you've got anything that's past it's best before date, that you need to re-write.

The fact is, if you want the best result, you'll need to start from a blank sheet of paper. Otherwise, the 'ghost' of the old copy will haunt your new copy. Rattling its dusty old chains. Unfortunately, you can just tell when someone's tried to 'plain English' some old document.



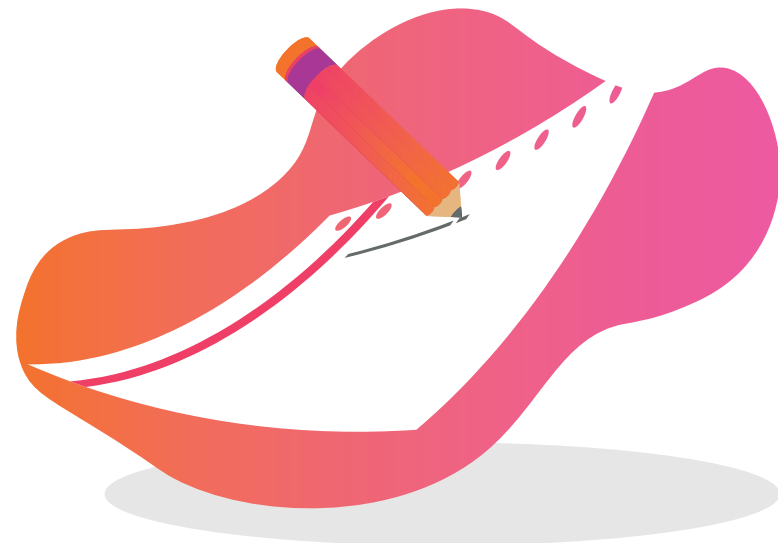
All you need to do is ...

- Read the old piece of copy
- Make a note of the main points
- Close it down completely
- And start again from a blank sheet of paper

No cheating ... don't look at the old one again until you have a draft. Then you can check if you've missed anything. Don't be daunted by that blank Word document staring back at you. You can do it.

If it helps, imagine you're in that coffee shop with your friend who doesn't work in financial services. Write it how you'd say it to them. Straightforward language, like you'd use in a normal conversation. Lots of 'I', 'We', 'You' and a generous sprinkle of apostrophes. Short sentences, chunking things up. Questions and answers if you need them.

We'll put money on it that you'll come up with friendlier, engaging, easier to understand and more often than not, shorter content. We've found that when we've replaced one or two jargon words with a slightly longer explanation that makes sense, overall, the length of the documents actually reduced.





The Jargon Buster – examples

Here are some examples of how we've replaced jargon with everyday language at Holloway Friendly. We're not saying you should use them, but they work for us. See what you think.

Jargon	Examples of what we use instead
<p>Benefit</p> <p>Sum Assured</p>	<p>We don't use the word 'benefit' anymore. People may not know what it is, plus we think it sounds old fashioned. Some people think of 'being on benefits' as negative. Depending on the situation we use alternatives like:</p> <ul style="list-style-type: none"> • The money we pay you • What we'll pay you • The amount of insurance you have • Sick Pay (as our product's called 'My Sick Pay') <ul style="list-style-type: none"> - the most Sick Pay you can have is ... - the amount of Sick Pay you choose ... - how much Sick Pay you get ...
<p>Benefit period</p>	<ul style="list-style-type: none"> • The length of time we'll pay you for ... • You can choose Sick Pay that pays out for up to ... • How long we'll pay you Sick Pay for • How long we'll pay your claim for

<p>Deferred Period</p>	<ul style="list-style-type: none"> • You can choose how many weeks to wait between becoming too unwell to work and when we start paying you • How long you're prepared to wait before you get your first payment • How long you'll wait before we pay you
<p>Eligibility criteria</p>	<ul style="list-style-type: none"> • Can you buy it
<p>Guaranteed Insurability Options / Events</p>	<ul style="list-style-type: none"> • ...Six different important life changes based around family, work and home that could happen to you. If they do, we'll let you increase the amount of Sick Pay you have without needing to answer any more health questions
<p>Income Protection</p>	<p>Research shows about half of people either haven't heard of income protection, or don't know what it means. So, we don't call My Sick Pay 'income protection' in the literature. Depending on the situation, we tend to use:</p> <ul style="list-style-type: none"> • A type of insurance that pays you money each month if you're too unwell to work • Your insurance • Your own sick pay insurance

Indexation / Escalation	<ul style="list-style-type: none"> You can choose for the amount of insurance you have to automatically keep up with the cost of living each year
Policy, Plan	<ul style="list-style-type: none"> We generally don't use 'policy'. We just tend to use 'your insurance' and we're gradually removing it from our materials. We just tend to use: Your insurance
Premium	<ul style="list-style-type: none"> Price Cost The amount you pay
Premium Holiday	<ul style="list-style-type: none"> You can pause your insurance and what you pay for it
Reviewable premium	<ul style="list-style-type: none"> The price of your insurance could change in the future. It could go up, down or stay the same
Guaranteed premium	<ul style="list-style-type: none"> The price of your insurance is fixed and won't change in the future

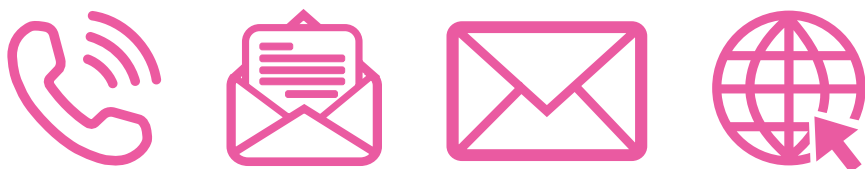
Proportionate benefit / Rehabilitation benefit	<ul style="list-style-type: none"> • We'll top up your earnings if you go back to work in a new role or with reduced hours, for up to a year
Term	<ul style="list-style-type: none"> • When you want your insurance to end • The date your insurance ends • The end date you choose • How long your insurance lasts
Commission	<ul style="list-style-type: none"> • The amount of money that we'll pay to your financial adviser for arranging your insurance
Exclusion	<ul style="list-style-type: none"> • This is a specific illness or accident that we tell you we can't insure you for, when you buy your insurance
Loaded premium	<ul style="list-style-type: none"> • An increase to the standard price because of something you told us about when you applied for your insurance
Non-disclosure	<ul style="list-style-type: none"> • It's important to provide all the information you're asked for when you apply. If you leave something important out it could affect whether we can pay your claim

Some simple ways you can test your current communications

It doesn't have to be time consuming or expensive to test how easy your communications are to understand.

Here's few simple ideas:

- Gather some samples of your client communications. It could be suitability letters, emails or other letter templates, web content or anything else



- Find some friendly clients or even friends who don't work in financial services
- Print off the communications you want to test. Give your volunteer a pink marker to highlight parts they don't understand or find hard work. And a green marker to highlight the parts they like. Ask them to write any other useful feedback as they read it
- Or you can do the same digitally

- Make changes off the back of your research
- Keep a record of your changes (it's great evidence to show what you're doing for communications when it comes to Consumer Duty)
- Verbal communications are just as important. Make a point to ask any friendly clients to stop you if you use words they don't fully understand. Then you can start replacing those words with everyday language.

If you need any help, support or training with everyday language, you're welcome to get in touch.

marketing@Holloway.co.uk

Thanks for reading our guide and good luck!



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