

Everyday Language at Holloway Friendly

How we make insurance
easier to understand

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This is how we communicate

At Holloway, we use everyday language. Not because it's trendy. **Because it works!**

It helps people understand what they're buying. It builds trust. It leads to better conversations and it reduces the number of times someone has to say, **"Sorry, what does that mean?"**

It also supports Consumer Duty

Clear language helps people make informed decisions. That's not optional, it's the right thing to do.

- Use it when you write.
- Use it when you speak.
- Use it to challenge old habits. Including your own. We all have them.



You don't need to be a writer. You just need to **sound like a real person** and this guide will show you how we do it.

Most insurance communication is still harder than it needs to be.

Long sentences. Technical words. Vague explanations. Occasional paragraphs that feel like they were written to win an argument, not help a person.

We choose not to do that.

Why this matters

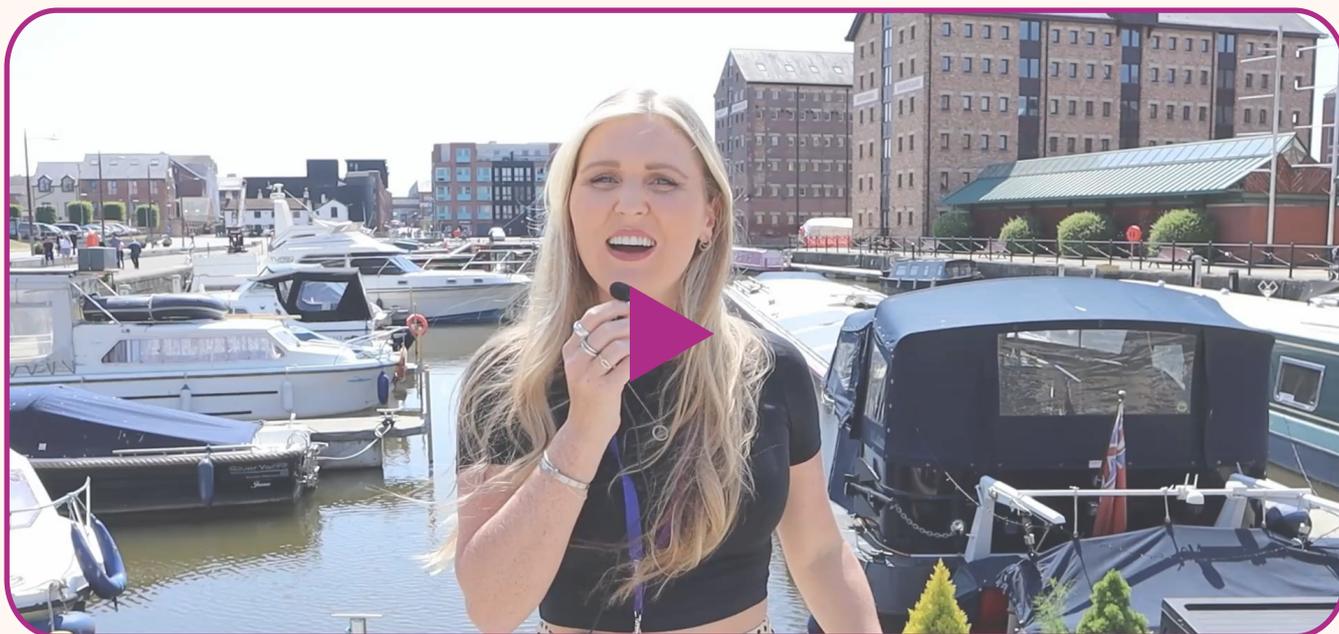
The average reading age in the UK is around **9 to 11 years**.

That doesn't mean people are unintelligent. It means people read differently.

If language feels like hard work, **people switch off**. Not because they don't care. But because life gets in the way.

Insurance already asks people to think about difficult things. Illness. Accidents. Money. Work.

Our job isn't to make the words harder as well.



Clear language helps people understand their options. It helps them make informed decisions. It leads to better outcomes. That's why Everyday Language is not a nice-to-have. It's part of doing the job properly.

Our Everyday Language tips

These are the rules we follow at Holloway.

They're simple. They're deliberate. They make a difference.

You don't need to use them perfectly. But you do need to use them consistently.

Tip 1:

Don't use jargon. Full stop.

If someone needs specialist knowledge to understand a word, it's probably jargon. If it only appears in insurance documents, it's definitely jargon. Even words people recognise can still be unclear.

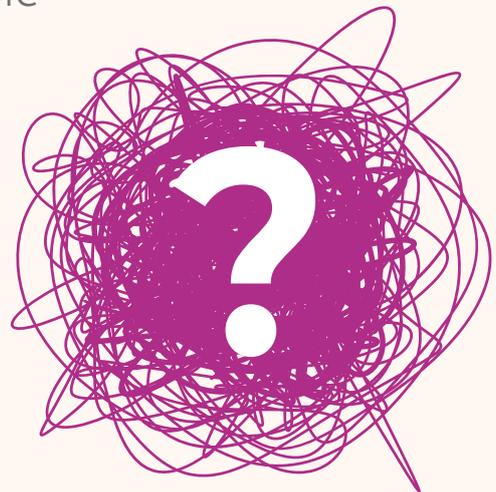
If a word makes someone pause, guess, or quietly hope it doesn't matter, it's not doing its job.

Jargon slows people down. It creates confusion. It makes people feel excluded.

If you wouldn't say it out loud to a friend, don't write it.

We don't replace jargon with slightly different jargon. We explain things properly instead.

If it takes a few more words, that's fine!



Fixing the sentence:

Before:

“In the event of three consecutive missed **premiums**, the policy will **lapse**.”

After:

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

Same meaning. Clearer words. No guessing.

If you have to reread a sentence, your customer definitely will.

Tip 2:

Write like you speak

Most people write more formally than they speak. That's normal. But it's rarely helpful.

When you write, **imagine explaining it out loud**. Not to a colleague. To a friend who doesn't work in insurance.

If it sounds stiff when you say it, it will feel stiff when someone reads it. A good test is to read your sentences out loud.

If you'd never say it in real life, don't write it.



Use natural language. Use normal phrasing.
Use words you would actually use.

Your goal is not to sound professional. Your goal is to sound human.

Fixing the sentence:

Before:

“Further to previous **correspondence**, we write to **advise**...”

After:

“We’re **getting in touch** to **let you know**...”

If it sounds like something a robot might say, it probably needs rewriting.

Tip 3:

Say who’s doing what



Passive language avoids responsibility. It also avoids clarity.

People want to know who is doing what. And when. Without having to decode it.

Use I, we and you. Say it clearly.

Passive language can sound distant. Or worse, like someone is trying not to be involved. **Active language** sounds honest. It sounds human. And it sounds like you mean what you say.

Fixing the sentence:

Before:

“The **policy documentation** has been attached for review.”

After:

“I’ve attached your **insurance documents** for you to read.”

Small change. Big difference. And fewer raised eyebrows.

Tip 4:

Make it easy to read at speed

People don't read insurance documents word by word. **They scan.** They're often busy. Or distracted. Or halfway through a coffee.

Long sentences make that harder. Dense paragraphs make it worse.

Keep sentences short. One idea at a time.

Aim for fifteen to twenty words.

Use full stops. Break things up. White space helps.

It's fine to start a sentence with And, Or, But. Use it sparingly.

Clear writing isn't childish. It's considerate.



Tip 5:

Rewrite from scratch when needed

Trying to fix old copy rarely works.

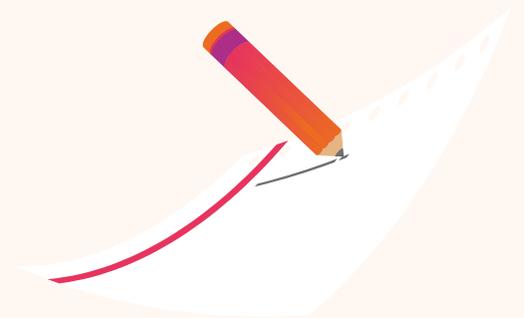
The old structure stays. The old tone creeps back in.

If something feels dated, **start again**.

Read the old version once. Note the key points. Close it.

Then write it fresh, as if you are explaining it for the first time.

This almost always leads to clearer and shorter copy.



When we push the limits

Sometimes exact wording matters. Legal or regulatory language may need to stay precise.

When that happens, **explain it clearly** around the edges.

Use everyday language to support it. Not to hide it.

Breaking a rule should be a conscious choice. Not a habit.

Using questions and answers

Questions and answers can be useful.
Especially for complex topics.

They help you **sound conversational**, avoid passive language, and show you understand what people are actually wondering.

They also help stop sentences getting longer and longer until nobody remembers how they started.

Use them deliberately. Not everywhere.

Example:

Question:

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

Answer :

You choose how many weeks you want to wait before your payments start.

No jargon. No translation needed. No follow-up email asking what it means.

The Everyday Language checklist

It's designed to be used on its own. Not admired. Used.

You can print it. Share it. Stick it on a screen.
Keep it open while you write.

Use it as a final sense check before you hit send.

- Would I say this out loud in real life?
 - Have I used easy to understand words?
 - Have I said who is doing what?
 - Are my sentences short and easy to scan?
 - Could a non-insurance friend understand this first time?
 - Have I explained things instead of renaming them?
 - Would I read this if it landed in my inbox?
- 

If the answer to any of these questions is "No", rewrite it.
The document will survive.

The Jargon Buster

This is a working tool. Not a reading challenge.

If a word is on this list, **we avoid using it with customers**. Not because the word is evil. But because it usually slows people down or sends them to Google.

Instead, we explain what we mean in everyday language.

Use this section to check your wording, sense-check drafts, or settle debates. If you find yourself saying, “everyone knows what that means”, this is a good place to pause.

Jargon

Examples of what we use instead

Benefit

We don't use the word benefit. It sounds dated and means different things to different people.

Instead, we say:

- The money we pay you
- What we'll pay you
- The amount of insurance you have
- Sick pay.

Examples:

- The most sick pay you can have is...
- The amount of sick pay you choose...
- How much sick pay you get...

Benefit period

Instead, we say:

- How long we'll pay you for
- How long we'll pay your claim for
- You can choose sick pay that pays out for up to...

Deferred period

Instead, we say:

- How long you wait before we start paying you
- How many weeks you wait after becoming too unwell to work before receiving sick pay
- How long you are prepared to wait before your first payment.

If someone has to ask, "what does that mean?", it's not clear enough.

Eligibility criteria

Instead, we say:

Can you buy it

Guaranteed insurability options or events

Instead, we explain it properly:

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 more health questions

Yes, it's longer. It's also clearer.

Indexation
or escalation

Instead, we say:

You can choose for the insurance you have to automatically keep up with the cost of living each year

Policy or
plan

We generally avoid policy or plan.

Instead, we say:

Your insurance

Income
protection

Many people have heard the phrase. Fewer people know what it means. So instead, we say:

- A type of insurance that pays you money each month if you are too unwell to work
- Your insurance
- Your own sick pay insurance

Premium

This one catches people out.

Instead, we say:

- The price
- The cost
- The amount you pay.

If you wouldn't use the word premium in a pub conversation, don't use it here.

Premium holiday	<p>Instead, we say:</p> <p>You can pause your insurance and what you pay for it</p>
Reviewable premium	<p>Instead, we explain it:</p> <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	<p>Instead, we say:</p> <p>The price of your insurance is fixed and won't change in the future</p>
Commission	<p>Instead, we say:</p> <ul style="list-style-type: none">• The money we pay your financial adviser for arranging your insurance
Exclusion	<p>Instead, we explain it:</p> <p>A specific illness or accident that we tell you we can't insure you for, when you buy your insurance</p>
Loaded premium	<p>Instead, we say:</p> <ul style="list-style-type: none">• An increase to the standard price because of something you told us when you applied

Non-disclosure

Instead, we explain the behaviour, not the label:

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

Proportionate benefit or rehabilitation benefit

Instead, we say:

- We'll top up your earnings if you go back to work in a new role or with reduced hours.
- This can last for up to a year

Term

Instead, we say:

- How long your insurance lasts
- When your insurance ends
- The end date you choose

If a word feels heavy, technical, or awkward to say out loud, it probably belongs here.

And if you're not sure, **explain it like you would to a real person.**

How to test your language

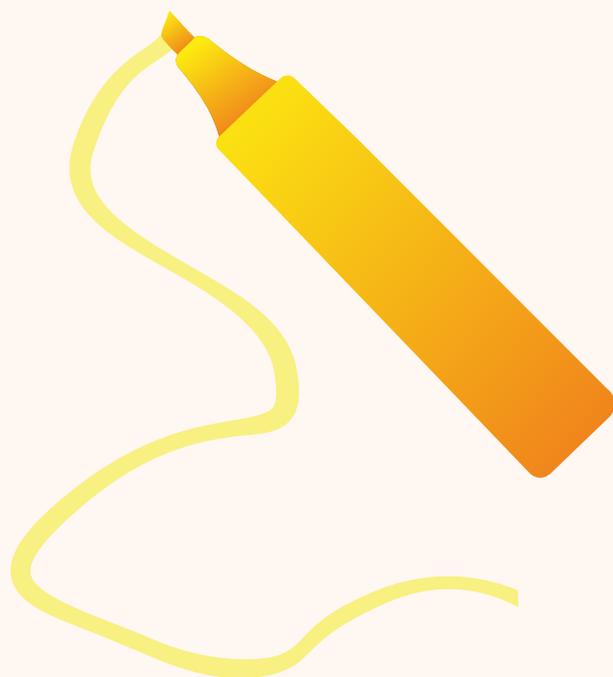
You don't need expensive research.

Ask someone who doesn't work in insurance to read your copy.

Ask them to highlight:

- Anything they don't understand
- Anything that feels unclear
- Anything they like

Make changes. Keep a record.
It improves outcomes.



Final word

Everyday language is not about dumbing down.

It's about respecting people's time, attention, and understanding.

If someone understands what they are buying, that's a good outcome.

If they feel confident asking questions, that's a good conversation.

And if they trust you because you were clear, that matters.

Clear language will not fix everything. But it'll fix more than you think.

That's why we do it.

If you need any help, support or training with everyday language, you're welcome to get in touch at marketing@holloway.co.uk. Thanks for reading our guide and good luck!