FUR TO FEATHERS

CONTENT STYLE GUIDE

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Who we are

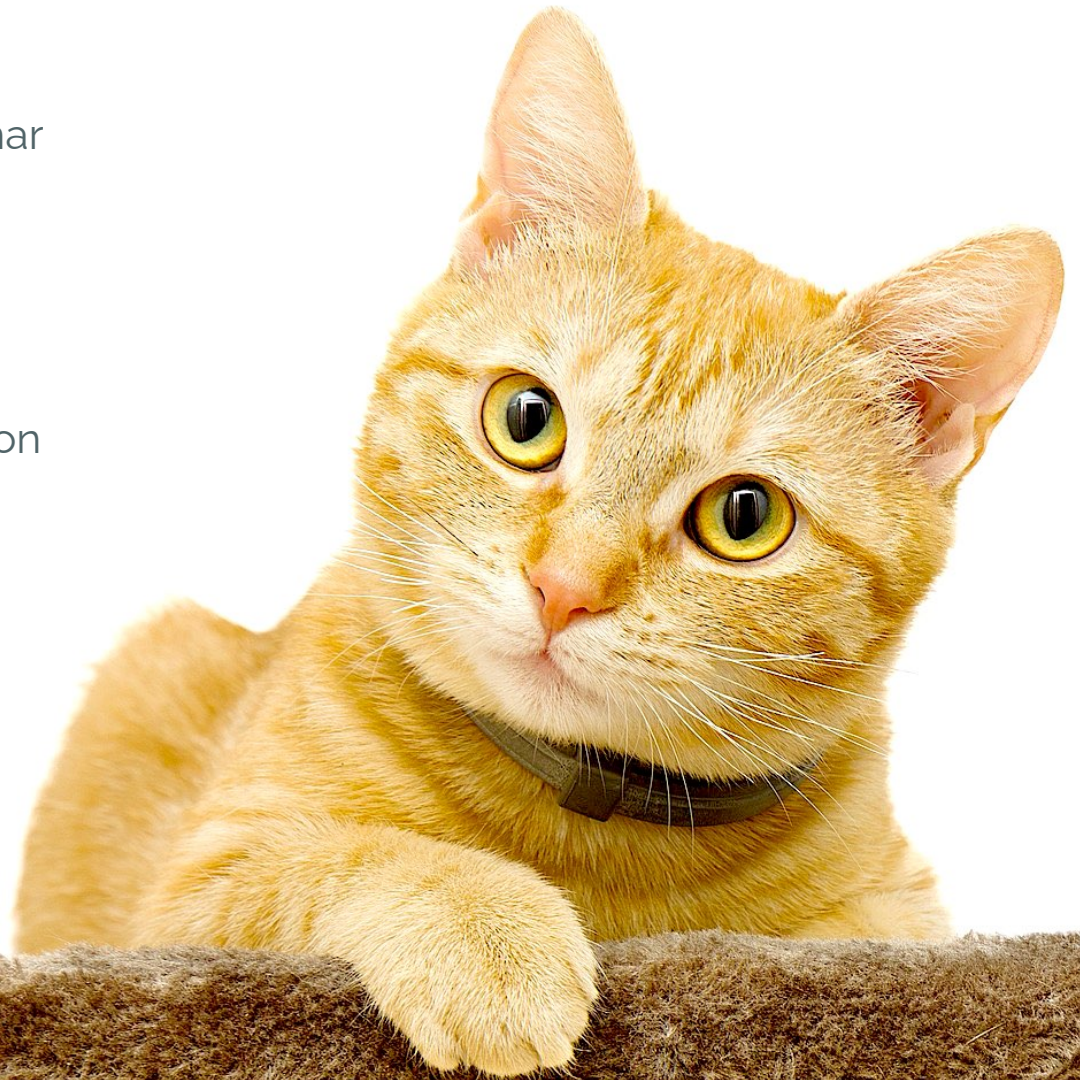Fur to Feathers is a pet health insurance agency built to provide the most comprehensive, transparent and compassionate pet insurance experience available.

We are the **only** pet insurance company to offer coverage for pre-existing conditions and selected preventative care. No pet on our plan will go without being covered for treatment just because their illness started before they found us. Healthcare decisions for our furry family members should not have to be made on financial considerations alone.

Goals and mission

Our first priority is to make sure that no family pet has to go without medical care due to cost. We also strive to give our customers the security of knowing they will be able to keep their furry friends happy and healthy. It's important to us that when a pet is having difficulties, our customers can focus on taking care of their friend and not be stressed about their bank account.

Our Brand Values

1. Empathy at all times.
2. Communicate honestly and transparently.
3. Always lead with respect.
4. Calm, caring and reassuring doesn't mean boring!
5. Be informal, but smart.

Our customers

Our customers treat their animal companions as part of the family. They are aware of rising vet costs and looking for assurance that they can give their furry family member the best care, without worrying about the expense.

About

Richard is a nature lover who enjoys outdoor adventures with his dog, River. He loves animals and volunteers his time at his local animal shelter. He's been working from home since the start of Covid.

Age	33
Occupation	UX Researcher
Income	$130,000
Status	Single
Location	Santa Clara, CA

Pets (1)

Name	River
Age	4
Breed	Samoyed
Personality	Active, quirky

Motivations

Convenience

Fear

Security

Control

Understanding

Goals

To get affordable quality pet care.
To keep River healthy.
To have fewer worries.
To have all the information needed to make informed choices.

Frustrations

Policies are hard to understand.
Unexpected out-of-pocket expenses.
Pre-existing conditions not covered.
Can't talk to a real person.

Richard Brooks

"River is my best friend. She's never let me down and I'm determined to never let her down, either."

Personality

- **We're reassuring.** Our expertise and compassion show our customers that they and their pets are in safe, capable hands. We guide them through both the joys and the sorrows of pet companionship.
- **We're sincere.** We care about all fur and feathered friends and want to make it easy for their caretakers to give them the longest and happiest lives possible.
- **We're approachable.** We use plain English and we don't drown our customers in legalese or jargon. We are honored to be able to help our customers the way a trusted friend would.
- **We're good natured.** We are always kind, thoughtful, friendly and understanding. We are cheerful when it's appropriate and gently empathetic when needed.

Voice and tone

We understand our customer's needs because we all share our lives with pet companions. We know what it feels like to have to make sense of complicated insurance policies in the middle of a crisis. That's why we keep everything clear, direct and simple. We relate to our customer's challenges and speak to them in a warm, accessible and compassionate way. Our tone is conversational but respectful. Using a conversational voice lets the customer know we are not snobbish or superior. We are right there with them, navigating the ups and downs of caring for a pet.

Content principles

- Give our customers the right information, at the right time, in the right way.
- Keep it simple, but don't patronize.
- Speak like a human being.
- Keep a positive outlook.

Word usage, grammar and punctuation

When in doubt, check the **AP Stylebook.**

Write for the majority of readers. We don't have to write with children in mind for our content, but all adults should be able to easily understand the information as presented.
Keep our message focused. Create good information hierarchy, leading with the most important point. Not everyone has the time to read the entire page. We need to make sure that even if they skim, they still get the information they need.
Mix up the formats. Use infographics to explain complex ideas, or a video if that works better. Pictures, video, audio, polls and infographics are all useful in context.

Swap overly formal words for simpler ones

Instead of	say
commence	start. begin
elucidate	explain
emphasize	stress
disburse	pay, pay out
dwelling	home
facilitate	help
henceforth	from now on
indicate	show, suggest
modification	change
negligible	very small, tiny
optimum	best, ideal
pursuant to	in keeping with, according to
query	question
requirements	needs, rules
subsequently	later
utilisation	use

Using conversational language keeps us from sounding stuffy and pretentious. It doesn't mean we won't be using any complex language, it just means we avoid using words or phrases that are much more formal than they need to be.

Write in **active voice** whenever possible. It keeps our copy clear, direct and easy to read.

> Active: Toto walked on the yellow brick road.
> Passive: The yellow brick road was walked on by Toto.

In active voice, the person or thing responsible for the action of the sentence acts. Here, Toto is the actor, so Toto performs the action. He walks on the yellow brick road.

Passive voice is to be used when the actor is unknown or irrelevant, when we want to focus on the action or when we are speaking general truths.

> The sofa was scratched last night.
> A scratching post will be placed in the living room.
> Rules are made to be broken.

Abbreviations and Acronyms

The business we are in often uses acronyms and abbreviations. If there is a chance a reader won't recognize an abbreviation or acronym, spell it out the first time and use the shortened version for all other references. If it is already well known, use the shortened version instead. Well-known examples include acronyms like CAT scan, X-Ray and MRI.

In some cases, spelling out the entirety of the abbreviation or acronym is unnecessary. For example, DHPP/DHLPP does not need to be spelled out as distemper, hepatitis, parainfluenza and parvovirus. It is colloquially known as the "distemper shot" and can be explained that way for its first appearance.

If an acronym will be used just once in your copy, just spell out the term.

Contractions

They're fine by us! They sound friendlier and more natural.

Punctuation

Only use an **ampersand** if one is part of a company, brand name, or title.

Use a **colon** to introduce a list that comes at the end of a sentence if the list is short and minor. Otherwise, use bulleted lists.

> Ana's cat Cringer needed a few basic things to make him happy: Ana, catnip, head scratches and food.

Use **commas** to separate an introductory clause or phrase from the main clause and to separate items in a series, but do not put a comma before the conjunction in a simple series.

> When Daisy got bored chewing on the baseboards, she started on the furniture.

> Our Border Collie herds sheep, goats, cattle and geese.

Use an **em-dash** for attribution, showing an abrupt change in thought, or an emphatic pause. Always put a space on both sides of a dash.

> "Dogs are not our whole life, but they make our lives whole." — Roger Caras (photographer and writer)

> Last week — I think it was Monday — Gizmo finally learned the "sit" command!

A **hyphen** should be used as a joiner for compound modifiers and for ranges. No spaces should surround a hyphen.

> The over-the-counter brand was less expensive.
> Veterinary costs rose sharply from 2019-2022.

Use **exclamation points** sparingly for happy news.

> Congratulations on your new puppy!

Parentheses are to be avoided when possible. Use dashes or rewrite the copy to exclude them. A period, exclamation mark or a question mark should only be placed inside a parentheses that includes an independent sentence that is not dependent on the surrounding material.

Quotation marks should be used for direct quotations and for the titles of books, songs, television programs, video games, poems, lectures, speeches and works of art. The period and the comma always go within quotation marks. The dash, semicolon, question mark and exclamation point go within the quotation marks when they apply to the quoted matter only.

People, nouns and pronouns

When addressing the customer, we use the **second-person** point of view. "You" and "your" makes an experience feel more personal, because we are speaking directly to the reader. It's friendlier, more conversational and it can help avoid passive voice. **First-person** should be avoided, except in the case of some product experiences.

> **Second-person**: Let's get you a quote! Change your settings.
> **First-person (acceptable)**: My account, my password, my policy.

Diversity and inclusion

Disability

Avoid phrases like "crippled by debt" or "falling on deaf ears". Use passive voice for describing someone with a disability if their disability is not their most important descriptor in context. For instance, don't say "A blind person," instead say "A person who is blind".

Gender

Don't call a group of people "guys" or "girls". Use gender-neutral terms so we can be more inclusive of everyone. Person, member, student, partner, businessperson, humankind, client, adult, everyone, staff and server are all examples of words that work better. Use they/them as a default if you are unsure of how to refer to someone's gender.

Culture

Try to avoid cultural references, idioms and metaphors. They automatically exclude everyone who is not a part of that culture and can be confusing if a reader doesn't get the reference.

   Shoot the breeze. Piece of cake. Ballpark figure. The cat's out of the bag. Spill the beans.

People in other countries would have a hard time understanding these distinctly American references.

Accessibility

When writing, keep in mind people who might use screen readers, keyboard navigation, a braille interface or who might have hearing or motor disabilities. There will also be some customers who have smaller screens, lower bandwidth or bad connections.

Always include descriptive alt text with images and icons to keep our customers informed about what content is being shown. Don't rely exclusively on visuals for context.

Similarly, be descriptive with call to action buttons! Never use phrases like "learn more" or "click here". Better to explain what the outcome of clicking that call to action button will be. "Check our prices" or "confirm your policy" is much more direct. Functional buttons should follow familiar standards; "edit," "save," "upload".

Be consistent with word use. Make sure the words a customer interacts with always mean the same thing,

Carefully structure text to lead with the most important details first. Order UI elements so that information or instruction comes before an action.

Standardized spellings

- AM, PM
- account (use lowercase)
- add-on (noun, adjective), add on (verb)
- app (use lowercase)
- auto-fill
- autopay
- brick-and-mortar
- canceled (not cancelled)
- checkbox
- cosign
- double-click
- ebook (not hyphenated or capitalized)
- email (not hyphenated or capitalized)
- homeowner
- health care
- internet (not capitalized)
- login (noun), log in (verb) log-in (adjective)
- mobile phone
- money order
- okay (not OK, O.K. or ok)
- online
- out-of-pocket
- pre-qualified
- pre-existing
- smartphone
- third party (noun), third-party (adjective)
- toward (not towards)
- URL
- username
- website

Words to avoid

- oops, whoops
- CSR (use "account manager")
- coverages (use "coverage options")
- husband, wife (use gender neutral terms like spouse, partner)
- owner (use "pet guardian," "pet parent," "pet caregiver")