

HOW IT'S DONE

Writing for Direct Line



INTRODUCTION

This guide sets the tone for how we write as Direct Line. It's about voice (our personality and attitude), not general writing craft.

For grammar, accessibility, SEO, glossary terms and formatting conventions, use the **Content Guidelines**.

Who is this for?

- Anyone writing customer-facing copy for Direct Line (web, print, email, letters, scripts, product journeys and support content).
- Anyone reviewing or approving copy who needs a shared standard for “what good looks like”.



TONE OF VOICE CHEAT SHEET

If the customer can't understand it quickly, nothing else matters. Start with clarity, then add Direct Line personality.



Pillar

In practice

We speak with warmth

Everyday language. Human words. Friendly but not cheesy.

We're transparent

Straight to the point. No jargon. No "sneaky" small print.

We make life easier

Make the next step easy to understand. Clear steps and clear ownership.

There's energy in everything we do

Pace and punch when it helps understanding.

We turn up in the moments that matter

Calm, reassuring and decisive when stakes are high (claims, complaints and bad news).



WE SPEAK WITH WARMTH

We're human. We use everyday language to talk about relatable situations. We understand our customers and we have the solutions they need.



✓ Do

- ✓ Use everyday, commonly-used words.
- ✓ Use “you / we / our” where it helps you sound human.
- ✓ Use contractions to keep the tone natural.

✗ Don't

- ✗ Drift into jargon or “insurance speak”.
- ✗ Be chatty, salesy or cheesy.



WE'RE TRANSPARENT

We get straight to the point.
No jargon. No sneaky small print.
Even if it's something a customer
may not want to hear, like a price
increase, we'll be direct.



- ✓ Lead with the most important information.
- ✓ Be clear about what's changing, what isn't, and what the customer can do next.
- ✓ When we've got it wrong, own it by saying what we're doing to put it right.



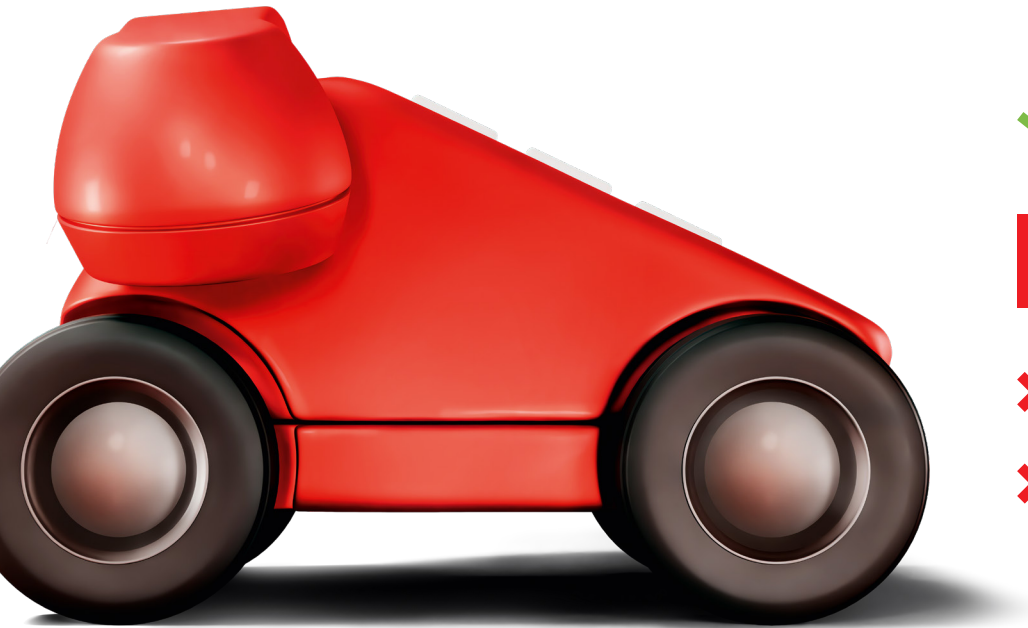
- ✗ Hide key information in long paragraphs.
- ✗ Soften bad news until it becomes unclear.



WE MAKE LIFE EASIER

We know insurance is important, but it can be hard to understand.

We make complex topics as easy as possible for our customers.



- ✓ Break things into clear steps: what you need / what we'll do / what happens next.
- ✓ Use an active, personal voice (e.g. "We'll send...", "I'll call...") so ownership is clear.
- ✓ Make the next action specific and easy.



- ✗ Make customers work to find the point.
- ✗ Over-explain. Just say what's needed.



THERE'S ENERGY IN EVERYTHING WE DO

We want our writing to have momentum. Keep sentences tight, choose verbs that pull their weight, and use rhythm to build emphasis when it counts.



- ✓ Use rhythm and pace to keep copy moving - especially in marketing and headlines.
- ✓ Use lively verbs when they help clarity (and don't feel forced).
- ✓ Use short sentences when explaining something important.



- ✗ Prioritise "fun" over understanding.
- ✗ Over-egg it. If it trips the reader up, cut it.



WE TURN UP IN THE MOMENTS THAT MATTER

We're bold and reassuring. We take clear and decisive action so that customers know they can rely on us.



- ✓ Be calm, clear and practical - especially when customers are stressed.
- ✓ Explain what happens next and who's doing what.
- ✓ Be empathetic, not dramatic.



- ✗ Make light of serious situations.
- ✗ Dilute clarity with a list of confusing caveats.



USING “THAT’S HOW IT’S DONE”

Use the tagline as a sign-off to a real proof point. If the line before it isn't impressive, don't force it.



We guarantee repairs for five years.

That's how it's done.

Clear benefit of a five-year guarantee and a positive, active voice.



Come direct to get a quote

That's how it's done

No customer benefit, so there's nothing to shout about.



Don't say	Do say
alternatively	or
amend	change
assist	help
calculate	work out
cannot	can't
consecutively	one after the other
ensure	make sure
exhibit	show
further	more
however	but
I apologise	I'm sorry
in order to	to
inquire	ask
introductory	first time
manufactured	made
may	might
notify	tell
obtain	get
portal	website

Don't say	Do say
prior to	before
property	house, flat
purchase	buy
purchased	bought
query	question
receive	get
reported	said
request	ask
require	need
resolve	sort out, fix
select	choose
should you	if you
sufficient	enough
utilise	use
vehicle	car, van
via	by, on, using, with
view	look at, see, watch
whilst	while
wish	want, would like to



EXAMPLE - WEBSITE FAQs

Before

Your selected question

Why is it necessary to provide all my personal details in order to get a home insurance quote?

The questions that are asked are all relevant to the way in which we both underwrite and price a policy.

Your name and the Date of Birth also act as a reference allowing us to identify you on our database should you have had a quotation or bought a policy in the past.

After

You've asked

Why do you need all my personal details to give me a home insurance quote?

We only ask for things we need to work out the price of your policy.

We'll take your name and date of birth as a reference, so we can quickly find your info when you call up again.

What's changed?

We've switched from formal to conversational by simplifying the language, reducing bloat and using contractions.

- **"Why is it necessary"** becomes **"why do you need"**.
- **"Identify"** is now **"find"**.
- **"Should you"** has changed to **"when you"**.

We've gone from passive to an active voice and made the answer more positive.



EXAMPLE - MAGAZINE ARTICLES

Before

“Choose your stopping point carefully - ideally on a straight stretch of road, beyond bends, and away from blind summits where approaching drivers may have limited visibility.”

After

“Pick a safe place to stop, preferably on a straight part of the road, where other drivers can clearly see you.”

What's changed

- We don't naturally talk using phrases such as **“stopping point,” “blind summit”** and **“limited visibility”**. Instead use more natural, conversational language.
- Removed unnecessary bloat to shorten the sentence without losing important information.



EXAMPLE - T&Cs

Before

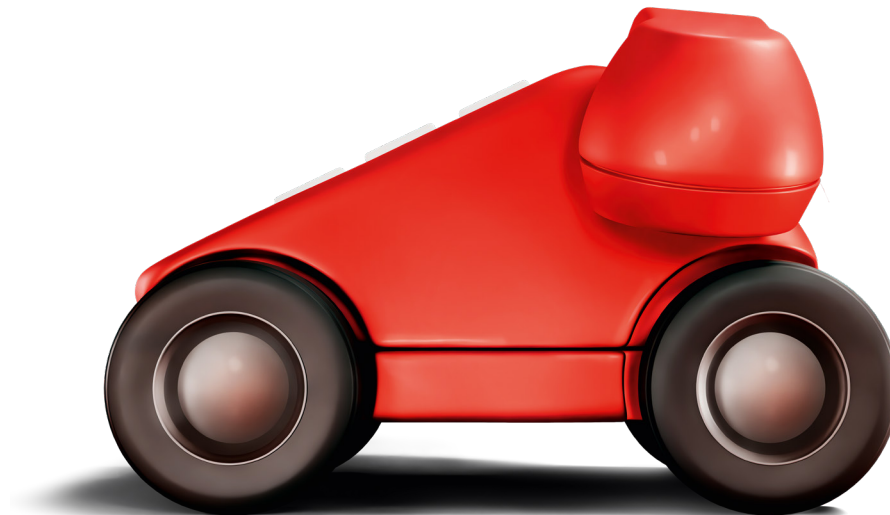
(Introductory discounts deducted consecutively.
Minimum premiums apply. New customers only.)

After

It's for new customers. Minimum premiums apply,
and we take the discounts off one after the other.

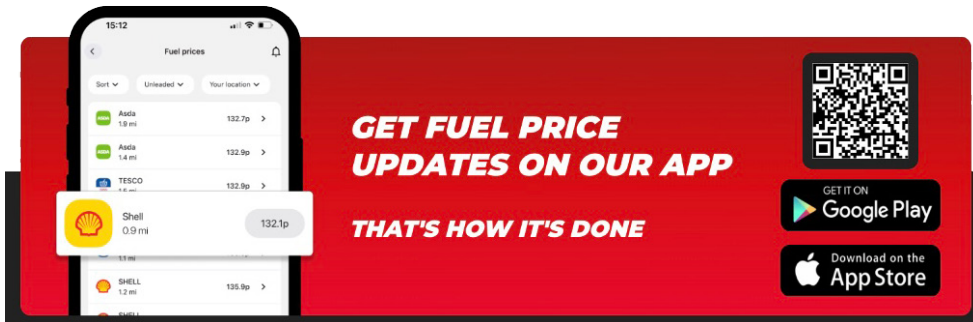
What's changed

- Be upfront. Before, the terms and conditions felt like weaselly caveats.
- Now, we sound more confident. We're being open about the offer.
- We've used simpler words, and banishing those brackets helps us sound more open and honest.

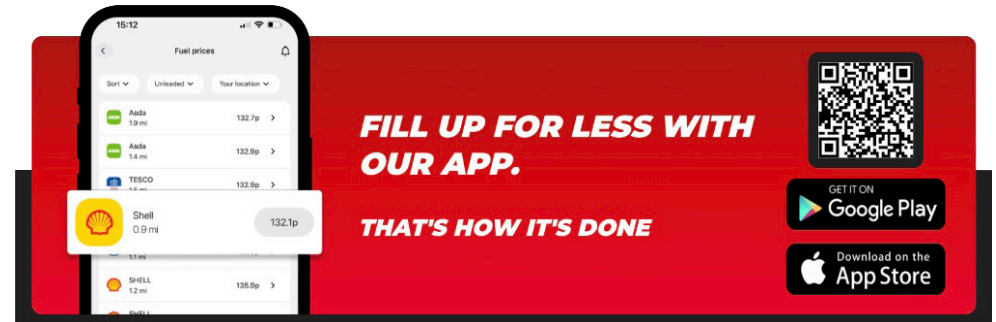


EXAMPLE - PROMOTIONAL BANNERS

Before



After



What's changed

- We need to present a clear benefit for downloading the app. The 'before' example does this, but it's lacking energy. The 'after' version is conversational with a playful rhythm and clear benefit.



CONTACT US

If you have any questions or need help using the tone of voice guidelines, please contact the Creative Studio.

CREATIVE STUDIO:

CreativeStudio@directlinegroup.co.uk

THAT'S HOW IT'S DONE



