

Table of Contents

Content

What is Brand Voice?3
Healthy Paws Brand Voice3
Who Are Our Customers?4
How Do Customers Describe Us?4
Our Brand Personality5
Defining Our Tone: Who Are We Talking To?6
Defining Our Tone: What Are We Saying?6
How To Use Branded Terms11
Brand Editorial Guidelines13
Common AP Style Examples13
Visual
Logo Clear Space & Minimum Size15 Color Use16
Social Avatar & App Icon17
Color Palette18
Typography19
Still and Video Images 20
CSS Styles 21
Legal Disclaimers22
Foundation
Copy Guidlines24
Logo Use24
Legal Disclaimer25
Contact

Healthy Paws Brand Promise

With Healthy Paws Pet Insurance, pet parents can focus on getting the best medical care for their cats and dogs without worrying about the vet bill. Pet parents can count on us to help as much as we can, especially when it comes to reducing the stress of caring for a sick pet.

Everything Healthy Paws does is driven from our love of animals and our commitment to pet health.

Our compassion for animals and our drive to assure a better life for all animals drives us to offer the best product and an extraordinary caliber of service that only passion and proven experience can provide.

Why is this guide important?

These guidelines represent the general rules for using our brand assets and writing content. Following this guide helps maintain our brand integrity and protects our trademarks. If used correctly, the assets provided create a unified presence for our customers.

What is Brand Voice?

Brand voice is the purposeful, consistent expression of a brand through words and prose that engage and motivate. It's true: The personality of your brand is determined, in large measure, by the words you use and the sentences you write.

- Using language and style our audience understands is key to building a connection (and converting them into customers).
- Establishing brand voice guidelines ensures consistency and reinforces who we are.
- Failure to speak clearly to audiences results in poor performance.

We must apply a consistency to our varied communication channels. By following these basic rules, we present a unified voice to our users, convey our values and improve our Expertise-Authority-Trust (EAT) online. According to one study, brand consistency can improve revenue growth by 23% on average.

Healthy Paws Brand Voice

- Exceptional customer service and experience.
- A love for animals homed or not.
- Helpful, compassionate, trustworthy, kind, positive and fun.

Who Are Our Customers?

Our customers are surely passionate pet people, some experienced with many pets and some first-time pet parents. Our customers love their pets unreservedly and treat them as family. We know that many of our customers are millennials, many are baby boomers, with a range in between. Our brand voice must speak to all these groups. Depending on the channel, we may adjust the tone, but overall, we have to strike a balance between sounding too young or too mature. We can't assume everyone is tech savvy or understands cultural references that are too far in the past or too recent.

How Do Customers Describe Us?

Top 5 recurring themes:

- They truly care
- Hassle-free
- Helpful/ Thoughtful
- Quick to respond/pay
- Kind follow-up

Our Brand Personality

We are all about connections between people, and between people and their pets. We respect our customers as individuals. We take care of our customers and their pets by making their lives easier -- by being responsive, showing empathy making it easy to: enroll; submit a claim and get reimbursed, and providing information to help them care for their pet. Pets are the cutest beings on earth with unique quirks. Let's celebrate this. Wherever possible, we will show the real stories of Healthy Paws customers and employees. We will endeavor to answer the questions of pet parents before they've even thought of them. We will highlight the ways that pets enrich our lives and have some fun along the way. Let's create a dialogue amongst the Healthy Paws community. We will use our fans as evangelists and let them help spread the word.

What we are:

- Trustworthy / Reliable
- Genuine / Authentic
- Straightforward / Tell-it-like-it-is
- Fun
- Compassionate / Caring
- Passionate
- Confident
- Enthusiastic
- Positive
- Compliant
- Helpful
- Innovative
- Tech savvy

What we are not:

- Unfair
- Evasive
- Overly "salesy"
- Dull
- Insensitive
- Offensive
- Arrogant
- Too big to feel human
- Unethical
- Negative
- Dismissive / Sarcastic

Defining Our Tone

Who Are We Talking To?

Writing for new customers	Writing for existing customers	Responding to complaints	Writing for social media
Informal voice	Informal voice	Neutral voice	Informal voice
Welcoming	Friendly	Professional	Fun
Confident	Familiar	Empathetic	Casual
Simple/Clear	Optimistic	Solution-oriented	Knowledgeable

What Are We Saying?

How-to Content	Storytelling Content	Advertising copy
Authoritative	Conversational	Bold and confident
Helpful	Emotional	Fun and playful
Thorough	Just long enough to tell the story	Brief
SEO friendly	SEO friendly	Solution-oriented

Examples How Our Tone Might Vary in Various Channels:

1. Four Summer 'Puptails' You Can Share with Your Dog

Blog post (Authoritative, factual, timely and sourced): Warmer weather means more time playing outside with your dog. And when you're ready to cool off, how about a refreshing, blended frozen drink you both can enjoy? You can serve these recipes extra-thick like a sherbet, or smooth and sip-able like a slushy, just by adjusting the amount of liquid you add when blending.

Social: (Brief, punchy and encourages interaction): We could all use a drink right about now, huh? World Cocktail Day gives us all the excuse we need. Don't leave your pooch out. We have some fun and chillin' puptail recipes (all alcohol-free, of course!) to try.

2. Cat Body Language and Behavior Guide

Blog post: Ever feel like your cat is trying to tell you something? There are a number of ways your cat communicates to you (some cat owners might argue that 90% of those are to ask for food), and at first, interpreting what your cat is trying to say might feel like trying to solve a puzzle.

Social: Ever feel like your cat is trying to tell you something but you're not quite sure what it means? Learn how to read your cat's body language.

3. Car sickness in dogs

Blog: With summer here and many people thinking about hitting the road with their pups, you may be wondering if your dog could get car sick and if there's anything you can do to avoid it. The good news is, there is.

Social: Head out the window, fresh air blowing in their face, some dogs love car rides while others may find the motion nauseating or the experience anxiety-inducing. Do you know the signs to look for if your dog is experiencing car sickness and how to avert it?

Examples continued

4. Outdoor pet safety

Blog post: Warm summer weather means more time spent enjoying outdoor activities. When bringing your dog, it's a good idea to be prepared in case of an emergency. Whether you're camping, hiking, planning a picnic or any other adventure outside with your dog, these are the things you should bring.

Social: With the weather heating up and the days growing longer, you may find yourself outside more often with your pets. Here's a handy checklist of essentials for keeping your pet safe outdoors.

5. Natural disaster emergency preparedness

Blog post: Recent natural disasters have revealed the need for emergency preparedness measures, include survival gear and food as well as medical supplies. In the wake of large natural disasters, the treatment and rescue of animals is typically low priority.

Social: Wildfires, earthquakes and tornadoes are on their way. Are you prepared to protect your pet? Mark National Animal Disaster Preparedness Day by taking a moment to see if you have what you need for your furry family members to survive and thrive.

Examples continued

Standalone social posts:

Father's day

Today is a day to celebrate our belly scratcher, long walker, bone holder, pooper scooper, chef, chauffeur, and photographer. But above all, our best friend! Happy Father's Day to all the Healthy Paws dads.

Mud Day

Why is there an International Mud Day? We have no idea, but if anyone knows how to celebrate Mud Day today, it's got to be your pets, who seem to be naturally predisposed to rolling in it whenever possible. Share a photo of your dirty pet in the comments below. Bonus points if your pet is white and fluffy.

Space Day

Your pet is outta this world! Find your pet's space name and share in the comments. #NationalSpaceDay (moon emoji)

Summer fruit infographic

Summer is the season for all sorts of delicious fruits. Some are healthy for our pups while others can be toxic. Check out the top fruits that are fine for dogs (in moderate quantities) and which ones should be avoided:

First aid infographic

Having a pet first aid kit handy is a smart move as you plan your summer adventures. Just like us humans, our pets can require treatment for scrapes, bites or splinters now and then. We recommend having a fully stocked first aid kit just in case. Here's what you should include:

Share a photo of your pet

We have been spending a lot of extra time at home these past few months. Have you welcomed a new family member to your home? If so, share a photo of your new pet in the comments below.

Sharing Calvin video

Today is usually Calvin's favorite day of the year - Bring Your Dog to Work Day! With the current situation with COVID-19, all Healthy Paws employees are working from home, but we bet Calvin is dreaming of returning to the office.

Examples continued

Email examples:

- "Hi [name of pet parent], we hope that you and [pet name] are doing well." and end with "Please give [pet name] a hug (or treat) from us".
- Received documentation: "As we review this information, you don't need to do anything. As pet parents ourselves, we want you to focus on caring for your pet, not worrying about your pet health policy. If we have any questions, we'll contact you."
- It's that time of year to choose insurance options for yourself and your family. But what about your pet? Get a Healthy Paws plan today so [pet name] is protected from life's misadventures.
- Most pet parents consider their pets to be part of the family and would do almost anything for them. But if they get sick or injured, it can get expensive quickly and you could find yourself having to make a difficult decision between your pet's health and your wallet.
- In honor of National Puppy Day on March 23, we're celebrating wagging tails, sloppy kisses, and big paws. Despite those tiny, sharp teeth and cute play growls, puppies are far from invincible.
- Choose a Healthy Paws plan for [pet name] to get coverage for new illnesses and injuries so you can enjoy all the adorable moments of puppyhood, worry-free.

How To Use Branded Terms

Do:

- The Healthy Paws Plan
- Pet insurance provider or plan
- The Healthy Paws Plan insures/covers
- No per-incident, annual or lifetime caps on claim payouts
- Great benefits
- Coverage for a new accident or illness

Don't:

- Our pet insurance, our plan, our coverage
- Pet insurance company
- We cover
- Unlimited/comprehensive/full coverage
- Subjective terms such as "best coverage"
- Coverage for any accident or illness
- Manageable/affordable premium increases
- Veterinarian endorsements
- One plan, four paws, all covered
- Show premium pricing examples

The full compliance guidelines change on occasion and can be found here.

The Words We Use:

Things we say:

- Pet parent
- Pet's name or gender
- One simple plan
- Four-legged family members
- Furry best friend or companion
- Pet-lovers
- Give your pet great care/the care they need without worrying about the vet bill
- We are your advocate for getting claims approved and paid quickly
- Give him a belly rub or hug from us
- You can count on us to help as much as we can, especially when it comes to reducing the stress of caring for a sick pet.
- Pet-passionate customers
- Claims. Fast, Easy, Worry Free!
- Most claims processed in 2 days
- No More Claim Forms
- Love. Loyalty. And Fur.
- Your pets are always there for you.
 Healthy Paws helps you return the favor.
- Every day together matters.
- Protect the Ones You Love

Things we don't say:

- Pet owners
- It (when referring to a pet)
- Covers everything that matters
- Comprehensive
- Fur babies
- Accidents happen
- Pets get sick
- We are a claims-paying organization
- We cover...

Brand Editorial Guidelines

General rules

- Talk/write like a person
- No insurance/medical jargon (or as little as possible)
- No obscure acronyms
- Keep it simple
- What matters most comes first
- Break up text with subheads, bullets, images
- Add key takeaways to the beginning of content, where applicable

- Use humor, gentle wit when appropriate
- Be confident
- Be the expert
- Express compassion, empathy
- Use your enthusiasm (but not with exclamation points usually, see below)
- Attribute sources

Here's a list of <u>10 writing rules for</u> <u>business</u> that are worth keeping in mind.

Grammatical Styles

In order to be consistent in usage, we should follow a single style guide. When in doubt, we use AP (Associated Press) Stylebook – the most widely used style guide by journalistic organizations and businesses. It contains commonly accepted journalistic standards for usage, spelling, grammar, and punctuation. It's also characterized by its commitment to keeping writing style easy, concise, and free of bias. The AP Style website requires a subscription but you can see a <u>summary here</u>. You can also Google AP Style "XXX" (Ex: ap style capitalize dog breeds) to find a particular rule. See some of the most common rules at the bottom of this document. For social media, it may not always make sense to use AP style, especially if it sounds too stuffy or brevity is a concern, so there will be exceptions to the rule.

• One exception to AP style: We will use the Oxford comma. That is the final comma in a list of things. Either way is correct, but to be consistent we should always use it. If you use Grammarly for editing, it will correct for Oxford comma.

Another exception: We will use first names instead of last names (for privacy).

Brand Editorial continued

• Use the active voice, rather than passive, in most cases: Active voice means that a sentence has a subject that acts upon its verb. Passive voice means that a subject is a recipient of a verb's action. Active voice is generally stronger and less wordy.

Here are a few examples:

Passive: Bananas are adored by monkeys. **Active:** Monkeys adore bananas.

Passive: The money was counted by the cashier. **Active:** The cashier counted the

money.

Passive: The squirrel was chased by the dog. **Active:** The dog chased the squirrel.

- We use Title Case capitalization style. Generally, that means capitalize all important words and the first word (don't capitalize a, an, the, and, but, for, at, by, from). You can enter a headline here to see the correct capitalization for a particular headline.
- A word about exclamation points: Exclamation points are fun! Exclamation points express surprise! Or alarm! See the problem here? If they are used too much, they lose their impact. Not to say we shouldn't use them, especially on social media, but try not to use more than one per post and only if you are really trying to express high importance, super excitement or an actual emergency. Ask yourself, is this sentence really worth exclaiming or am I trying to make it sound more exciting than it is?

 Hubspot has a great flow chart on the topic.

As it says, words are uniquely capable of expressing emotion; punctuation is not. Here is an excellent example of a tweet that uses an exclamation point to try to generate excitement and a rewritten one that uses words effectively:

With!

Join the workforce of a dynamic organization! DFW continues to seek motivated individuals to join the team. View our openings below.

With words

We're going places here at DFW. Shouldn't you be a part of it? Your journey to something great starts here.

• A word about the use of & Ampersand should only be used when it is part of a formal name, ie. Healthy Paws Pet Insurance & Foundation, Salt & Straw or where brevity is needed, like email subject line. Otherwise use "and".

Logo

Our logo identifies our brand everywhere it's placed. It's one of our most valued assets. It is horizontally designed. Do not stack the words or rotate.



Clear space

When placing our logo on any marketing piece, make sure the area around it is free of other design elements. Leave space equal to the x-height of our 'e' around the logo.



Minimum size

To ensure the logo is clear at small sizes, do not go any smaller than 72 px or 1".



Logo-Color Use

Our logo can be used in either full color or white. When placing the logo over an image, it must be clearly legible in color and size.

Never change the colors in the logo or change it to all black.



Full color









Social Avatar and App Icon

Our simple dog and cat icon is legible at small sizes, and fits into both square and circle formats.





Color Palette

We use bright, vibrant colors that reflect our friendly copy tone and compliment photography.

Primary



HEX: #34A350 RGB: 20 164 75 CMYK: 82 7 99 1 PMS: 347C



HEX: #FF5B0B RGB: 255 91 11 CMYK: 0 79 100 0

PMS: 165C



HEX: #6D6E71 RGB: 109 110 113 CMYK: 0 0 0 70 PMS: 424C

Secondary



HEX: #2FD6D6 RGB: 47 214 214 CMYK: 61 0 23 0 PMS: 319C



HEX: #3B67B5 RGB: 59 103 181 CMYK: 82 63 0 0 PMS: 7455C



HEX: #202036 RGB: 32 32 54 CMYK: 84 80 50 59 PMS: 276C

HEX: #E60005 RGB: 229 0 5 CMYK: 4 100 100 0

PMS: 185C

Typography

Our typeface is simple, modern and friendly. It's optimized for web, mobile and print and has excellent legibility.

Primary font

Use for headline, subhead, main text, captions

Open Sans Light

Light Italic

Regular

Regular Italic

Semibold

Semibold Italic

Bold

Bold Italic

Extra Bold

Extra Bold Italic

Secondary font

Use only when call-outs or a unique headline is appropriate

Shadows Into Light

Specific type handling required:

Kerning [Metric], Letter spacing [50], Word spacing [-100]

Still and Video Images

Our imagery conveys the empathy felt between pet parent and pet. Showing this visual connection helps support our tagline — Love. Loyalty. And fur.

Photos should be in natural, everyday settings in relatable situations.

Choose from our custom image library or from sourced outside stock imagery (i.e. Getty, Unsplash)

Blog Image Specs:

Featured Image: >450px wide Standard Image: 469x300

Infographic or

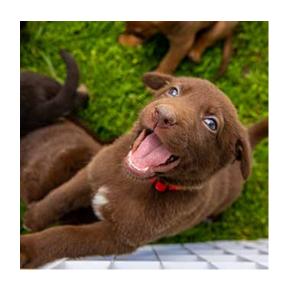
Full Width Image: 670pm wide

Request user permission for all images sourced outside stock imagery.





With peopleShow affection between Pet Parent and pet





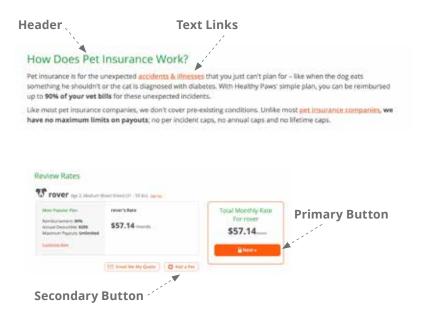
Dog or cat onlyShow activity or engagement with camera

CSS Styles

Color

Button Style

Link Style



Header

```
.greenHeader {
    color: #19a64a;
    font-family: 'Open Sans',sans-serif;
    font-size: 30px;
    font-weight: normal;
    line-height: 1.2em;
    margin-bottom: 15px;
}
```

Text Links

```
a {
  color: #e17440;
  cursor: pointer;
  font-weight: 600;
  text-decoration: underline;
}
```

Primary Button .orangeBtn {

```
-moz-border-radius-bottomright: 10px;
-moz-border-radius-topright: 10px;
background-color: #ff5b0b;
border-bottom-right-radius: 10px;
border-top-right-radius: 10px;
color: #fff;
cursor: pointer;
display: inline-block;
font-family: "Open Sans";
font-size: 18px;
font-weight: 600;
height: 48px;
margin-left: -21px;
padding-top: 8px;
position: relative;
text-align: center;
top: -2px;
vertical-align: middle;
z-index: 2;
```

Secondary Button

```
.whiteBtn {
  -moz-border-radius: 10px;
  background-color: #fff;
  border: 1px solid #e17440;
  border-radius: 10px;
  color: #e17440;
  cursor: pointer;
  display: inline-block;
  font-family: "Open Sans";
  font-size: 17px;
  font-weight: 600;
  height: 34px;
  margin-left: -21px;
  padding-top: 7px;
  position: relative;
  text-align: center;
  top: -2px;
  vertical-align: middle;
  width: 169px;
  z-index: 2;
```

Legal Disclaimers

To ensure legal compliance show these disclaimers in full where indicated.

Plan coverage

Show in digital footer and any printed materials.

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements.

Chubb

Show in all digital and print materials.

Insurance offered by Healthy Paws Pet Insurance is provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

Legal Disclaimers

To ensure legal compliance show these disclaimers in full where indicated.

State licensing

Show in digital footer and any printed materials.

Healthy Paws Pet Insurance & Foundation is the brand name for the program operations of Healthy Paws Pet Insurance LLC. Healthy Paws Pet Insurance, LLC is a licensed producer in all states (TX license # 1636108); operating in California as Healthy Paws Pet Insurance Services, LLC (CA license # 0H16053), and in New York, Healthy Paws Pet Insurance Agency, LLC.

Copyright

Show in digital footer and any printed materials.

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Foundation-Content

Copy Guidelines

The Healthy Paws Foundation will follow the same style guide – AP style with a few exceptions. Some additional considerations:

- Be clear that the foundation is separate from Healthy Paws, the business.
- Always capitalize Healthy Paws Foundation.
- Say "The Healthy Paws Foundation is dedicated to helping homeless pets" and "providing grants to help fund medicine, food, shelter, and operating costs."
- When referring to the "Every Quote Gives Hope" grant program, don't say the amount of the donation for each quote. Just say "results in a donation towards a homeless pet's medical care."

Foundation-Design

Logos

Our Foundation logo is available for marketing materials specific to this use and would be used in place of the Pet Insurance & Foundation logo. The rules for legibility and size are the same for both.

Our Every Quote Gives Hope logo is available for the Foundation's program supporting medical care for homeless pets.





Foundation-Legal Disclaimers

To ensure legal compliance show these disclaimers in full where indicated.

501c3

Show in digital footer and any printed materials.

The Healthy Paws Foundation, a 501(c)(3) non-profit organization, provides cash grants to no-kill pet adoption nonprofits for life-saving vaccines, spay/neuter surgeries, medical treatments, food, housing and other needs of homeless pets in their care. The foundation is funded by Healthy Paws "Every Quote Gives Hope" and "Refer-A-Friend" programs. Learn more about the mission to save more homeless pets and how you can help.

FAQ

Questions?

contact us at marketing@healthypaws.com

