

Chartered
Insurance
Institute
Standards. Professionalism. Trust.

Inclusive language guidelines



Introduction

As we continue on our inclusion and diversity journey, the language we use to describe identities can be used to galvanise inclusion and create a more welcoming environment.

Reflecting on the way we communicate means making the effort to understand the way that language unconsciously makes assumptions about people and reinforces dominant norms.

This guide is intended to act as a point of reference for CII stakeholders and employees to help identify appropriate language and provides practical examples of preferred terms and phrases applicable to both oral and written communications. It is not by any means exhaustive or definitive, as language is a live thing that continuously evolves and appropriate terminology changes as culture and society shifts.

Offensive language includes words and phrases that:

- Reinforce stereotypes
- Reinforce derogatory labels
- Exclude certain groups of people through assumptions, e.g. assuming white population is the norm
- Patronise or trivialise certain groups of people
- Cause discomfort or offence

Generally, descriptors that refer to personal attributes such as race, gender, sexual orientation, disability or age, for example, tend to over-emphasize the distinguishing attribute. We recommend avoiding the use of such descriptors unless they are relevant and valid. Where reference to a person's personal attributes is necessary, try doing so with the following guidelines in mind.

The focus of these guidelines is not on protected characteristics, but on situations in which non-inclusive terms can inadvertently infiltrate communication. As it happens, most of these situations revolve around protected characteristics.

Please note the terms used in this guide reflect the diverse identities and experiences of British society and there might be alternative preferred terms in overseas territories.

Select to view a descriptor below



Age
pg 4



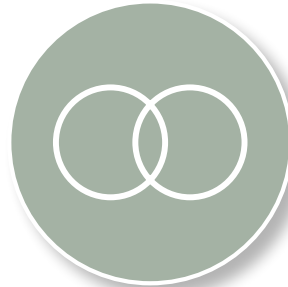
Disability
pg 5



Sex, gender and
gender identity
pg 6



Sexual orientation
pg 9



Marriage and civil
partnership
pg 11



Race, ethnicity
and nationality
pg 12



Religion or belief
pg 13



Age

Inclusive language should be reflective and welcoming to our multigenerational colleagues. It is good practice to avoid terms that may be perceived as a manifestation of ageism. Ageism can be defined as the application of assumed age-based group characteristics to an individual, regardless of that individual’s actual personal characteristics.

Suggested language

Tips	Instead of	Try
Avoid general terms as these imply that people of certain age groups or generations are a homogenous group, failing to recognise people’s individuality.	The elderly, the old, pensioners The young	Mature individual, older individuals, senior citizens Young person, young adults
Avoid using the terms ‘girls’, ‘boys’ when referring to colleagues or employees, as these refer to young children.	The boys/girls in the office	Everyone in the office Our colleagues in the office
Avoid using language that stereotypes or implies that a particular age group is more or less able or has stereotypical characteristics by virtue of chronological age.	A young and vibrant team A mature workforce	An effective and vibrant team An experienced workforce



Disability

The portrayal of people with disabilities has traditionally used language that emphasizes the disability rather than the person, resulting in the depersonalisation, stereotyping (often with people with a disability seen as victims or suffering) and the amalgamation of whole spectrums of specific physical and intellectual impairments. In the majority of circumstances there will be no need to refer to a person's ability or disability. If the need arises, it is best practice to use 'person-centred' rather than focusing on the disability.

Suggested language

Tips	Instead of	Try
Avoid blanket terms that do not reference the people or person affected	The disabled, the handicapped	Person with a disability Disabled people (use capital 'D')
Avoid using terms that imply normalcy/being healthy when referring to people without disabilities.	Normal, healthy, able-bodied person	
Use positive language rather than descriptions that emphasize limitations.	Disabled toilets/lifts Toilets/lifts for the disabled	Accessible toilets/lifts
Avoid negative terms that overextend the severity of a disability.	Wheelchair-bound, confined to a chair Cancer or dementia victims	Person living with dementia
Avoid outdated and derogatory terms.	Deaf and dumb Nuts, psycho, mad Retarded, slow	Deaf people Hearing impaired Blind or partially sighted people
Avoid terms which equate the person with the ability or disability.	Schizophrenic	Autistic person / people
Avoid using euphemisms.	Challenged, special	Person with a learning disability or difficulty
Avoid being effusive about the achievements of people with disability when they are going about their daily life and work.	Courageous, inspiring, heroic	Successful, productive



Sex, gender and gender identity

It's very common for people to confuse sex, gender, and gender identity, despite being very different things.

It's very common for people to confuse sex, gender, and gender identity, despite being very different things:

- **Sex**, or biological sex, is a label assigned by a doctor at birth based on attributes such as anatomy, chromosomes, and hormones. An individual can be male, female, or intersex.
- **Gender** is a set of expectations from society, about behaviours, characteristics, and thoughts. Gender is usually considered binary (male or female), but can also be viewed as a spectrum, instead of being anchored on biology, it's more about how one is expected to act, because of one's sex.
- **Gender identity** refers to an individual's internal sense of gender, i.e. being a man, a woman, neither of these, both. This can be man, woman, transgender, cisgender, non-binary, genderqueer/gender fluid or agendered.

In language terms, the most inclusive strategy is to avoid references to a person's gender except where it is pertinent to the discussion. This often involves seeking gender neutrality when using terms, expressions and pronouns. Fortunately, English provides many options for ensuring that language usage is both unambiguous and inclusive.



Sex, gender and gender identity

The following list provides a glossary of common terms associated with sex, gender and gender identity. The definitions are based on those provided by Equality Challenge Unit guidance and Stonewall.

- **Agender, genderless, gender-free, non-gendered, or ungendered** – terms describing someone who identifies as having no gender or being without a gender identity. As such, it is not a term that non-LGBTQ+ people should use.
- **Ally** – heterosexual and cisgender person who supports equal rights, gender equality, LGBTQ+ social movements, and challenges homophobia, biphobia and transphobia.
- **Cisgender** – denoting or relating to a person whose gender identity corresponds with their biological sex.
- **Cross-dresser** – this refers to a person who dresses in clothing typically worn by the opposite sex. A cross-dresser probably won't wish to alter their body. Similarly, they probably don't experience gender dysphoria or desire to live permanently in the opposite gender to that of their birth.
- **Gender dysphoria** – a medically recognised condition of feeling one's emotional and psychological identity as male or female to be opposite to one's biological sex.
- **Gender fluid** – denoting or relating to a person who does not identify themselves as having a fixed gender.
- **Gender reassignment, sex reassignment surgery or SRS, gender-affirming surgery or sex realignment surgery** – the surgical procedure (or procedures) by which a transgender person's physical appearance and function of their existing sexual characteristics are altered to resemble that socially associated with their identified gender.
- **Gender variance or gender non-conformity** – behaviour or gender expression by an individual that does not match masculine and feminine gender norms.
- **Intersex** – denoting people who are born with any of several variations in sex characteristics that do not fit the typical definitions for male or female bodies.
- **LGBTQIA+** – an acronym that indicates the spectrum of Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual + other people whose identities are not heterosexual and cisgender.
- **Non-binary, gender-queer** – umbrella terms used to describe gender identities that are not exclusively masculine or feminine.
- **Preferred Gender Pronouns (PGPs)** – pronouns that a person chooses to use for themselves. The most commonly used pronouns are she, her, hers and he, him, his, however there are many gender-neutral options for those people who identify as non-binary. Please refer to the Suggested language table.
- **Queer** – umbrella term for sexual orientation and gender identity groups who are not heterosexual or cisgender. Originally meaning 'strange' it has been historically a derogative term to describe people with same-sex desires or relationships but has been reclaimed by members of the LGBTQIA+ community.
- **Questioning** – term used to describe someone who is unsure of or exploring their sexual orientation and/or gender identity.
- **Trans** – term used by some transsexual and transgender individuals who are open about their status and/or believe that transition does not mean they become men or women. It can also be used as a generic term to refer to the trans community.
- **Transitioning/Transition** – term referring to the process and/or the period of time during which gender reassignment occurs (whether with or without medical intervention).

REMEMBER: Sexual orientation is different from gender and gender identity. In simple words, sexual orientation is about who one is attracted to. Gender identity is about who one is. LGBTQ+ is relevant to both.

Sex, gender and gender identity

Suggested language

Tips	Instead of	Try
Use gender neutral terms.	Man, Mankind Workmanship Man the desk/phones Man-made	Humans, Humankind Quality of work/skills Attend the phones Artificial, manufactured, synthetic, plant based
Use gender neutral pronouns and expressions.	Anyone who wants his work evaluated Welcome ladies and gentlemen	Anyone who wants their work evaluated Welcome to friends and colleagues Welcome to everyone
Use person-centred language.	The transgender	Trans people
Respect the preferences of those people who want to be referred to by gender neutral pronouns.	She, her, hers and he, him, his	They, them, theirs (e.g. Xena ate their food because they were hungry.) It is correct to use in the singular.
Use terms that include all relationships.	Boyfriend, wife, husband	Partner, spouse
Official forms should include a comprehensive list of titles, sorted alphabetically rather than following any perceived hierarchy.	Prof, Dr, Mr, Mrs, Miss, Ms, Mx, etc	Dr, Miss, Mr, Mrs, Ms, Mx, Prof, etc [blank]
Avoid titles that imply the usual job-holder being of a particular gender.	Cleaning ladies Policeman	Cleaners Police officer
Be mindful of appropriate and respectful in-group versus out-group naming, i.e. avoid using terms that are only used by individuals that self-identify as part of a specific community.	Queer (only use if you identify as queer) Agender (only use if you identify as agender)	Queer communities N/A
Avoid using patronising terms that may cause offence to a particular gender.	Girls, Ladies, Dear, Son, Love	The person's name, their professional title or, friends and colleagues,
Avoid irrelevant gender descriptions.	A female scientist A male nurse	A scientist A nurse
Recognise and respect the difference between sexual orientation and gender identity.	Don't use 'LGBTQ+' if you are only talking about gender or gender identity. Don't use 'straight' as the opposite of 'LGBTQ+' (transgender people can be any sexual orientation, including straight).	Only use LGBTQIA+ when referring to both sexual orientation and gender identity-based communities. Use 'straight cisgendered' or 'ally'.



Sexual orientation

Sexual orientation refers a person's physical, romantic and/or emotional attraction to another individual. This could be towards people of the same sex, opposite sex or both. Sexual orientations include asexual, bisexual, gay, lesbian, pansexual, questioning and straight.

The following list provides a glossary of common terms associated with sexual orientation:

- **Ally** – heterosexual and cisgender person who supports equal rights, gender equality, LGBTQ+ social movements, and challenges homophobia, biphobia and transphobia.
- **Asexual** – not sexually attracted to anyone and/or not acting on attraction to anyone. Does not necessarily mean sexless. Asexual people sometimes do experience affectional (romantic) attraction.
- **Bisexual** – a person who has an emotional, romantic and/or sexual attraction towards both men and women.
- **Gay, homosexual** – a man who has an emotional, romantic and/or sexual attraction towards men. Gay is preferred over homosexual.
- **Lesbian** – a woman who has an emotional, romantic and/or sexual orientation towards women. Some lesbian women prefer to be referred to as gay women.
- **LGBTQ+** – a common shorter version of a variety of longer acronyms that describe sexuality and gender identity-based communities. The letters stand for Lesbian, Gay, Bisexual, Transgender, Queer and the + indicates other categories such as Questioning, Asexual, Intersex, Pansexual, thus indicating the variety of sexuality and gender-based identities that have been or are being defined. Please refer to the sex, gender and gender identity glossary on page 7 for definitions not included in this section.
- **Pansexual** – refers to a person whose romantic, emotional and/or sexual attraction is not based on gender, biological sex or sex identify.
- **Questioning** – term used to describe someone who is unsure of or exploring their sexual orientation and/or gender identity.
- **Straight, heterosexual** – a person who has an emotional, romantic and/or sexual orientation towards people of the opposite sex.

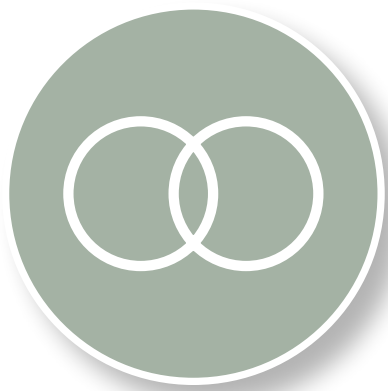
REMEMBER: Sexual orientation is different from gender and gender identity. In simple words, sexual orientation is about who one is attracted to. Gender identity is about who one is. LGBTQ+ is relevant to both.



Sexual orientation

Suggested language

Tips	Instead of	Try
Avoid terms that suggest a degree of voluntary choice when this is not necessarily the case.	Sexual preference Lifestyle choice	Sexual orientation
Use person-centred language.	Lesbians, gays, bisexuals	Lesbian, gay, bisexual people
Use language that does not assume heterosexuality as the norm.	Invite your boyfriend/husband Family planning clinic	Invite your spouse/partner. Sexual health clinic or sexual health and wellbeing clinic
Recognise diverse family formation.	Mother and father	Parents, guardians, caregivers
Recognise and respect the difference between sexual orientation and gender identity.	Don't use 'LGBTQ+' if you are only talking about sexual orientation. Don't use 'straight' as the opposite of 'LGBTQ+' (transgender people can be any sexual orientation, including straight).	Only use LGBTQ+ when referring to both sexual orientation and gender identity-based communities. Use 'straight cisgendered' or 'ally'.



Marriage and civil partnership

Since 2005, in the UK same sex couples have been able to form a legally recognised relationship, known as a civil partnership. Couples who form a civil partnership have a new legal status – that of a ‘civil partner’, where the couple gains rights and responsibilities similar to that of a marriage. It is good practice to use language that reflects this new legal status.

Suggested language

Tips	Instead of	Try
Official forms should include this new legal relationship status.	What is your marital status? <ul style="list-style-type: none">• single• married• divorced• widow/widower	What is your relationship status? What is your marital/civil partnership status? <ul style="list-style-type: none">• single• married/civil partner• divorced/dissolved civil partnership• widow/widower/surviving civil partner



Race, ethnicity and nationality

The UK is a racially and culturally diverse place and it's important not to assume that a person's appearance defines their nationality or cultural background. It's recommended to only use a person's race, ethnicity or nationality to identify or describe them if it is directly relevant to the point you are making.

Suggested language

Tips	Instead of	Try
Use adjectives rather than nouns when it is necessary to refer to someone's race.	Half caste, mixed race	Biracial, multiracial Black, black person
Avoid irrelevant ethnic descriptions.	The Asian doctor	The doctor
Don't use 'minority group' as it implies inferior social position and is often relative to geographic location.	Minority group	Minority
Avoid stereotyping, e.g., making positive or negative generalisations about members of a particular racial, ethnic or national group.	Chinese people are really good at maths	N/A
Avoiding patronising comments based on stereotypes.	You speak such good English!	N/A
Avoid outdated terms.	BAME, BME, mixed race, coloured	People/person of colour, black, indigenous



Religion or belief

‘Religion or belief’ is the preferred term in use in equality and human rights legislation, including in the Equality Act 2010. The definitions of religion and belief under the Equality Act 2010 are:

- Religion - any religion or reference to religion, including a reference to a lack of religion.
- Belief - any religious or philosophical belief or reference to belief, including a reference to a lack of belief.

‘Religion or belief’ should be taken to mean the full diversity of religion and belief affiliations within the UK, including non-religious and philosophical beliefs such as atheism, agnosticism and humanism.

Suggested language

Tips	Instead of	Try
<p>Avoid using Christian-centric terms, not only on ground of respect but also for practical reasons. The term ‘last name’ should not be used as it could be confusing to Asian groups who place their family name first.</p> <p>Surname is not unacceptable. However, this word may originate from sire-name, or the name derived from one’s father.</p>	<p>Christian name</p> <p>Surname, Last name</p>	<p>First name, given name</p> <p>Family name</p>
<p>Official forms should include both options for religion and belief.</p>	<p>What is your religion?</p> <ul style="list-style-type: none"> • Christian • Muslim • Hindu • Jewish • Sikh • Other 	<p>Do you regard yourself as belonging to any particular religion?</p> <ul style="list-style-type: none"> • Yes • No <p>Alternatively: What is your religion or belief?</p>
<p>Use legally correct terminology.</p>	<p>Faith</p> <p>Religious discrimination</p>	<p>Religion or belief</p> <p>Discrimination on grounds of religion or belief</p>

References

Ageism. Wikipedia. <https://en.wikipedia.org/wiki/Ageism>

Equality Act 2010: guidance. Gov.uk, June 2015. <https://www.gov.uk/guidance/equality-act-2010-guidance>

Gender Trust. <http://www.gendertrust.org.uk/>

Guidance on equality of 'religion or belief'. British Humanist Association. <https://humanism.org.uk/wp-content/uploads/GuidanceFinal2.pdf>

Alzheimer's - Dementia Language Guidelines - https://www.alzheimers.org.uk/sites/default/files/migrate/downloads/dementia_friendly_language_guidelines.pdf-
accessed June 2023.

Disability Rights UK - Education and Training Jargon Buster - <https://www.disabilityrightsuk.org/resources/education-and-training-jargon-buster>

MIND UK - Mental Health Language - <https://www.mind.org.uk/media/7582/mental-health-language.pdf>

Scope Equality for Disabled People - End the Awkward - feel more comfortable about disability. - <https://www.scope.org.uk/campaigns/end-the-awkward/>

UK Home Office Design System - Inclusive Language - <https://design.homeoffice.gov.uk/accessibility/inclusive-language>

UK Government - Guidance Portraying Disability - <https://www.gov.uk/government/publications/inclusive-communication/portraying-disability>

UK Government - Guidance Inclusive language: words to use and avoid when writing about disability. - <https://www.gov.uk/government/publications/inclusive-communication/inclusive-language-words-to-use-and-avoid-when-writing-about-disability>.


NICE style guide. National Institute for health and Care Excellence, <https://www.nice.org.uk/corporate/ecd1/chapter/talking-about-people>

Oxfam - The Inclusive Language Guide : When we include everyone we can overcome poverty. <https://www.oxfam.org.uk/about-us/the-inclusive-language-guide-when-we-include-everyone-we-can-overcome-poverty/>

Portraying disability. <https://www.gov.uk/government/publications/inclusive-communication/portraying-disability>

The Chartered Insurance Institute
1st Floor, 30 Old Broad Street
London
EC2N 1HT
customer.serv@cii.co.uk

cii.co.uk

 Chartered Insurance Institute

 @CIIGroup

© The Chartered Insurance Institute 2026