

COMPLAINT NUMBER	18/255
COMPLAINANT	S Poy
ADVERTISER	Insure Me
ADVERTISEMENT	Insure Me Television
DATE OF MEETING	6 August 2018
OUTCOME	No Grounds to Proceed

Advertisement: The television advertisement for Insure Me insurance company shows a female cartoon character at home making a drink called kombucha. After the glass container she is using explodes, the character drinks from the container, despite the fact the rim of the container is obviously damaged and unsafe. The voiceover says: “Life’s a hoot, like when Mum made kombucha and it went ‘kaboom’”. The advertisement also shows the father character falling off a ladder as he is clearing the gutters and having a stroke after he has rowed up a river.

The Chair ruled there were no grounds for the complaint to proceed.

Complainant, S Poy, said: This advertisement contains an image of a cartoon woman accidentally breaking a glass, but then shrugging her shoulders and continuing to drink out of it.

The tone of the ad is comedic, and it would be easy for some people to think that that is funny and normal.

This advertisement is dangerous and in my opinion needs to be removed from the public domain..

The relevant provisions were Code of Ethics - Basic Principle 4, Rule 12; Code for Financial Advertising - Principle 1.

The Chair noted the Complainant’s concerns the advertisement depicted a dangerous situation and might lead some people to think the cartoon character’s actions were funny and normal.

The Chair agreed with the Complainant that the advertisement relied on humour to convey its message about the risks of certain activities, and the potential benefit of having insurance.

The Chair accepted that some viewers would not find the advertisement humorous. However, when considering the overall context of the advertisement for personal insurance, the Chair said the depiction was incidental and obvious hyperbole. She said the humour used was acceptable, taking into account generally prevailing community standards, and the portrayal is not likely to cause serious or widespread offence.

The Chair’s said the advertisement did not reach the threshold to be considered a breach of the Code of Ethics or the Code for Financial Advertising.

Chair's Ruling: Complaint **No Grounds to Proceed**

APPEAL INFORMATION

According to the procedures of the Advertising Standards Complaints Board, all decisions are able to be appealed by any party to the complaint. Information on our Appeal process is on our website www.asa.co.nz. Appeals must be made in writing via email or letter within 14 days of receipt of this decision.