

<b>COMPLAINT NUMBER</b>	18/312
<b>COMPLAINANT</b>	N Baird
<b>ADVERTISER</b>	1Cover
<b>ADVERTISEMENT</b>	1Cover, Television
<b>DATE OF MEETING</b>	19 October 2018
<b>OUTCOME</b>	Settled – advertisement changed

**Advertisement:** The television advertisement for 1Cover travel insurance shows a local firewalker and then cuts to a tourist with his feet bandaged and says “It’s one thing to watch the local firewalkers. It’s another thing to try it yourself. Things don’t always go swimmingly when you travel. So, get 1Cover travel insurance. It’s the one thing you need when one thing goes wrong.”

**The Chair ruled the complaint was Settled.**

**Complainant, N Baird, said:** The advert depicts someone firewalking and implies that 1Cover insurance will protect you if something goes wrong.

This is highly misleading given 1Cover does not provide insurance cover for firewalking activities as I found out recently when arranging cover for a trip.

Given a lot of people attempt firewalking, this could easily give policyholders or potential policyholders a false sense of belief that they are covered for this activity when they are not.

**The Advertiser, 1Cover, said in part:** ... “Thank you for the details of the customer complaint regarding the coverage of Firewalking. We confirm that in relation to the coverage of Firewalking, we do cover this as long as it is in a controlled environment, please see below. When creating the advert we acknowledged that we cover this activity as part of the process of putting the advert together.

We will cover firewalking is done in a controlled environment (aka organised tour). As long as the customer does not put themselves in undue risk, there may be provision to claim under 1 Cover policies.

We wish to thank the customer for noting that our website content could have been more specific and to the point. We have now updated the page immediately on the website to reflect this. Please see here (and please ensure you refresh your cache to see the updated page) <https://www.1cover.co.nz/oceania/fiji/>.

We understand that the experience on the phone call may not have given the customer the right answer regarding Firewalking. We do not have the specifics of the date and time of the call from the customer to listen to this call and customer service agent to verify. However, we accept the customer has not had the quality experience we would expect. We have taken the step to update and retrain all our customer teams specifically around the issue of Fire walking coverage.”

**The relevant provisions were Code of Ethics - Basic Principle 4, Rule 2;**

**The Chair** noted the Complainant's concern the advertisement showed firewalking as an activity covered by insurance but it proved not to be covered when an enquiry regarding the policy was made.

The Chair acknowledged the Advertiser had made changes to the website, removing or amending references which were of concern.

Given the Advertiser's co-operative engagement with the process and the self-regulatory action taken in amending the website, the Chair said that it would serve no further purpose to place the matter before the Complaints Board. The Chair ruled that the matter was settled.

**Chair's Ruling:** Complaint **Settled – advertisement changed**

#### **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](http://www.asa.co.nz). Appeals must be made in writing via email or letter within 14 days of receipt of this decision.