

<b>COMPLAINT NUMBER</b>	18/365
<b>COMPLAINANT</b>	I Dally
<b>ADVERTISER</b>	Tower Insurance
<b>ADVERTISEMENT</b>	Tower Insurance, Television
<b>DATE OF MEETING</b>	5 November 2018
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The Tower Insurance television advertisement shows a man having a cup of tea every morning by the front window of his house overlooking the street. He is wearing an open bathrobe. He waves to his neighbour who is out jogging every morning. A storm damages his house and Tower Insurance arrange the removal of the tree and repairs to the house. The advertisement ends with the man resuming his morning ritual, but without the tree as coverage, the jogging neighbour looks shocked to see the man in his open robe, implying he is naked.

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

**Complainant, I Dally, said:** I'd like you to look at this advert as it appears to show a man exposing himself (inadvertently, admittedly) to a female jogger. If I am right, I find it hard to believe that in this day and age such an inappropriate ad should be designed by an agency, let alone screened. I have seen this ad several times in the early evening. I have written a note to Tower Insurance as well, but no response so far.

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

**The Chair** noted the Complainant's concern the man indecently exposing himself was inappropriate to show in an advertisement.

The Chair said it was clear that the unfortunate exposure of the male character was an inadvertent result of the house repairs removing the normal tree coverage. His reaction shows it was not his intent to indecently expose himself to anyone.

The Chair took into account that the Advertiser sought to use light-hearted humour to connect its product with the end result of an insurance claim. While the Complainant considered the implied indecent exposure to be inappropriate, the Chair confirmed that humour and satire were permissible under the Advertising Codes. The Chair said the advertisement was unlikely to reach the threshold to cause serious or widespread offence and did not reach the threshold to be considered a breach of Basic Principle 4 or Rule 4 of the Code of Ethics.

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

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