

<b>COMPLAINT NUMBER</b>	21/014
<b>ADVERTISER</b>	LifeDirect
<b>ADVERTISEMENT</b>	LifeDirect Television
<b>DATE OF MEETING</b>	18 January 2021
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The television advertisement for LifeDirect life insurance features a man wearing his pyjamas, sitting in the open mouth of an artificial shark. He is talking about buying life insurance. As he is talking, he is struck by lightning and disappears. The words “Unexpected Happens” appear on screen.

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

**There were seven complaints about this advertisement.**

The Complainants were concerned the advertisement was insensitive and showed a lack of consideration for those who were impacted by a recent shark attack at Waihi Beach, where a woman was killed.

**The relevant provisions were Advertising Standards Code - Principle 1, Rule 1(c);**

**Principle 1: Social Responsibility:** Advertisements must be prepared and placed with a due sense of social responsibility to consumers and to society.

**Rule 1(c) Decency and Offensiveness:** Advertisements must not contain anything that is indecent, or exploitative, or degrading, or likely to cause harm, or serious or widespread offence, or give rise to hostility, contempt, abuse or ridicule.

**The Chair** noted the Complainants’ concerns about the use of the advertisement, following a recent shark attack incident in New Zealand.

Rule 1(c) of the Advertising Standards Code required the Chair to consider whether the advertisement was likely to cause serious or widespread offence, in light of generally prevailing community standards.

The Chair referred to a precedent decision, 18/298, which was also ruled No Grounds to Proceed. This television advertisement for LifeDirect life insurance showed the cartoon character “Simon the Sloth” falling off a cliff, just as he is saying “...since I got my life insurance sorted through LifeDirect, I haven’t had a worry in the world...” The Chair said that despite the Complainant’s objection to the advertisement, on the basis that many families in New Zealand have lost loved ones in the mountains, it did not reach the threshold to cause serious or widespread offence for most consumers.

Turning to the advertisement before her the Chair said while she noted the sincere concerns of the Complainants, any unintended similarity in an advertisement to a real-life event, while unfortunate, did not reach the threshold to cause serious or widespread offence and breach the Advertising Codes.

The Chair said the advertisement had been prepared with the due sense of social responsibility required and did not reach the threshold to be in breach of Principle 1 or Rule 1(c) of the Advertising Standards Code.

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 calendar days of receipt of this decision.