

COMPLAINT NUMBER	20/199
ADVERTISER	OneChoice
ADVERTISEMENT	OneChoice, Television
DATE OF MEETING	18 May 2020
OUTCOME	No Grounds to Proceed

Advertisement: The television advertisement for OneChoice life insurance features a group of women attending a baby shower. One of the guests makes a speech and a toast to the mother-to-be. Her speech includes the following: "...Betsy bubble your little peanut is going to need protecting no matter what happens in life, that's why life insurance with OneChoice is such a fab idea... when the time comes your family may get an advanced pay-out for your funeral costs...". The advertisement ends with the voiceover "Help your family tomorrow by calling OneChoice today. Call 0800 005 814 or visit onechoice.co.nz".

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

Complaint: I have made complaint to the company regarding their advert directly. But i see there is a body that deals with advertising complaints.

I'd like to make a complaint regarding the advert of expecting mothers to think about insurance with onechoice.

This advert assumes that all pregnancies go to full term and forgets about expecting mother's who lose their babies before the term is completed. The content can come across as insensitive for expecting mothers and fathers and everyone affected with the loss of a baby including grandparents.

[The complaint provided two links to newspapers stories of families affected by the loss of a baby.] Could your team please review the content. I'm not convinced there has been any thought for those who are affected including those who suffer in silence. I appreciate that money has been spent to get the content live however i do feel it lacks any thought around diversity and inclusion for its intended audience. Perhaps the number of times it runs in a day could be reduced if it is too late to pull back the advert

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 Complainant's concern the advertisement was insensitive to viewers whose pregnancies do not go to full-term.

The Chair carefully reviewed the advertisement and said the likely consumer takeout was the focus on the mother and obtaining life insurance to financially safeguard her child's

future if she cannot be with them. She said the advertisement was not suggesting insurance for the child yet to be born or referencing miscarriage in any way.

The Chair acknowledged the suggestion that a mother-to-be might not live to see her child grow up is not typically the subject of a toast at a baby shower. The Chair said while this suggestion might be distasteful to some viewers, it is relevant to the product being advertised, life insurance.

The Chair said she was required to consider whether it breached the Advertising Standards Code. Rule 1(c) of the Advertising Standards Code required the Chair to consider whether the use of a common ritual of a baby shower to promote life insurance was likely to cause serious or widespread offence in light of generally prevailing community standards. She said the scenario was intended to highlight the additional responsibilities people take on when they become parents.

The Chair said while she acknowledged the concerns expressed by the Complainant, the advertisement did not reach the threshold to be considered indecent, exploitative or degrading, or likely to cause harm, or serious or widespread offence, or give rise to hostility, contempt, abuse or ridicule under the Code.

The Chair said the advertisement had been prepared with the due sense of social responsibility required and was not 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. Appeals must be made in writing via email or letter within 14 calendar days of receipt of this decision.