

COMPLAINT NUMBER	20/263
ADVERTISER	Greenstone Financial Services NZ
ADVERTISEMENT	OneChoice Television
DATE OF MEETING	6 July 2020
OUTCOME	No Grounds to Proceed

Advertisement: The One Choice television advertisement promoting life insurance shows cartoon characters falling off skateboards and having minor accidents, referring to them as "uh oh moments". The advertisement then poses the question "What if your next boo-boo is a big all-ending boo-boo?"

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

Complaint: The advert references losing a family member due to terminal illness as an 'uh oh moment'. Its highly insensitive and will upset people as it has upset me.

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 concerns the advertisement was insensitive.

The Chair referred to a precedent decision, 19/111, regarding a television advertisement for Partners Life, which was considered by the Complaints Board and ruled Not Upheld. This advertisement for life insurance is set in a fantasy "Afterlife Transit Lounge". There are a range of people there, each having died for different reasons. One woman choked on an apricot, another was a smoker and one man died naked. The advertisement ends with the text: "Being dead is easier when your family's taken care of".

A majority of the Complaints Board said the advertisement didn't reach the threshold to cause harm, or serious or widespread offence. The majority acknowledged the advertisement is taking a fresh and slightly confronting approach to a difficult subject. While some people may find the imagery in the advertisement in poor taste, serious health events and making provision for those that might be left behind are important subjects to be discussed. The themes used in the advertisement were not unrelated to the product being advertised.

Referring to the complaint before her, the Chair said the precedent decision was relevant. While she acknowledged the genuine concerns of the Complainant the Chair said the Advertiser's informal and euphemistic reference to a serious situation did not reach the threshold to cause serious or widespread offence.

The Chair said the advertisement had been prepared with the due sense of social responsibility required and ruled it 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.