

<b>COMPLAINT NUMBER</b>	21/497
<b>ADVERTISER</b>	Accuro Health Insurance
<b>ADVERTISEMENT</b>	Accuro Health Insurance Website
<b>DATE OF MEETING</b>	11 October 2021
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The Accuro Health Insurance advertisement on the NZ Herald website shows an image of a man levitating in a lounge setting. Above him, the advertisement states "Up in the air about health insurance?" and there is a button underneath to "Check out Accuro".

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

**Complaint:** Image in nz herald article. This is extremely distressing and triggering for suicide survivors as looks like the man is hanging. Not well thought through especially advertising health insurance but whatever they are advertising this image is confronting and offensive

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

**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.

**Rule 1(g) Fear and distress:** Advertisements must not cause fear or distress without justification.

**The Chair** noted the Complainant was concerned the advertisement was inappropriate because the image used could be a trigger for people whose lives have been impacted by suicide.

The Chair said the purpose of the advertisement was to promote health insurance to those who were "up in air" or undecided about getting insurance.

The Chair referred to previous Rulings (11/722, 13/456 and 14/551) about advertisements depicting events such as the Christchurch earthquakes and fatal car accidents. Those Rulings acknowledged the trauma people have experienced and the distress certain scenes in the advertisements may cause. However, in each of those cases, the Chair ruled there were no grounds for the complaints to proceed.

The Chair said any unintended similarity in the advertisements to a real-life event was unfortunate but did not reach the threshold to cause widespread offence or breach the Advertising Codes.

The Chair said the same reasoning applied in this case.

The Chair ruled the advertisement had been prepared with a due sense of social responsibility and had not reached the threshold to breach Principle 1 Rule 1 (c) or Rule 1(g) 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 with notification of the intent to appeal lodged within 14 calendar days of receipt of the written decision. The substantive appeal application must be lodged with the ASA within 21 calendar days of receipt of the written decision.