



**Ad Standards** Community Panel  
PO Box 5110, Braddon ACT 2612  
P (02) 6173 1500 | F (02) 6262 9833

**AdStandards.com.au**

Ad Standards Limited  
ACN 084 452 666

## Case Report

|   |                         |
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| <b>1. Case Number :</b>                 | <b>0073-21</b>          |
| <b>2. Advertiser :</b>                  | <b>IAG Insurance</b>    |
| <b>3. Product :</b>                     | <b>Insurance</b>        |
| <b>4. Type of Advertisement/Media :</b> | <b>TV - Free to Air</b> |
| <b>5. Date of Determination</b>         | <b>14-Apr-2021</b>      |
| <b>6. DETERMINATION :</b>               | <b>Dismissed</b>        |

### ISSUES RAISED

AANA Code of Ethics\2.6 Health and Safety

### DESCRIPTION OF ADVERTISEMENT

This television advertisement features children discovering that trees have been marked for removal. The children put up signs to raise awareness that the trees are also the koala's home. The advertisement ends with the trees no longer marked for removal.

### THE COMPLAINT

A sample of comments which the complainant/s made regarding this advertisement included the following:

*Nothing matters more than teaching our children to be safe and honest - not giving them permission to undertake criminal acts.*

*This ad uses children to carry out a dangerous and criminal act - undoing the legitimate work of adults by removing markers. What other markers will children think it is OK, or smart, or clever, to remove??? what needs to be removed is the ad. Where are the brains of these advertisers or those in charge of this at NRMA?????*

*It is intimated that 2 young children remove the tree markers ( illegally I assume ) so that the trees will not be cut down hence protecting The Koala habitat.*



*My complaint is that the advert tells children that its o.k. to break the law if you don't like that particular law. The money that NRMA SPEND on this add could be donated to a Koala protection fund!!!*

*I seriously object for safety reasons.*

*Trees are often marked for telling for safety reasons, especially along sides of roads. It is vital no markers are removed and that these trees are removed so they don't fall on to cars or across roads.*

*Trees are also marked for removal for safety if they are too close to the roads to avoid being a hazard.*

*Encouraging kids to not only break the law, but to sneak out of a house in the dark unsupervised is negligent at the minimum and down right dangerous.*

*Imagine if a child actually does this and is hit by a car while out unsupervised or is kidnapped or any number of things could go wrong. Including a rotting tree branch from a marked tree falling on the child.*

*Or what if the now unmarked tree then falls and kills a family innocently driving on the road.*

*This ad needs to be removed immediately AND NRMA needs to run an ad explaining, while trees are important for koalas some MUST be removed for safety reasons and it is NEVER ok to remove them!*

*The ad is so irresponsible!!*

*depicting children committing a crime by removing ribbons forest workers had put on trees to be cut down, and implying they had saved a koala.*

*Promoting children to commit acts of enviromental terrorism.*

*The trees are marked for a specific reason. They may need lopping or removing due to some form of damage making them dangerous. This ad is misleading to children, making them think this is the right or fun thing to do. Trees are not marked indiscriminately for removal. Even animals can be killed by a dangerous tree, and it is pretty obvious this ad is aimed at preservation of animals.*

## **THE ADVERTISER'S RESPONSE**

Comments which the advertiser made in response to the complainant/s regarding this advertisement include the following:

### *1. About NRMA Insurance*

*IAG is a leading general insurer in Australia and New Zealand and the founding member of the Australian Business Roundtable for Disaster Resilience and Safer Communities. At IAG, our purpose is 'to make your world a safer place'. NRMA Insurance is one of IAG's leading insurance brands.*



*NRMA Insurance has a history of helping Australians in times of need since 1925. We are a trusted insurance brand in NSW, QLD, the ACT and TAS, and part of Insurance Australia Group (IAG).*

*NRMA Insurance has played a significant role in the community since its inception, including in the areas of community safety, disaster recovery and mitigation. NRMA Insurance is a proud sponsor of the NSW State Emergency Services (SES) and The Australian Red Cross and is proud of its longstanding commitment to making the world a safer place.*

*In line with IAG's purpose to make your world a safer place, NRMA Insurance also has partnerships with the CVA (Conservation Volunteers Australia) and Port Macquarie Koala Hospital focusing on rehabilitation of koalas and restoring large and continuous wildlife corridors, which is integral to guaranteeing koalas can live and thrive.*

## *2. Background to the TV Ad*

*The 60-second NRMA Insurance 'Ranger Sammy' television commercial (TV Ad or Ad) is a sequel to the original 'Koala' TV Ad that launched in 2019. A natural evolution, we continue to use Sammy and Arlo the koala, as a metaphor to demonstrate our understanding that nothing matters more than the feeling of security you get from your home. The TV Ad is part of a broader campaign that aims to increase conservation awareness.*

*The TV Ad features a koala whose tree has been marked for removal, which inspires children to put up signs to raise awareness that the trees are also the koala's home. It demonstrates that all homes, including those of one of our nation's most well-loved but threatened inhabitants, the koala, are worth protecting.*

*Aligned with IAG's purpose of making your world a safer place, and connected with the broader campaign, we have partnered with CVA (Conservation Volunteers Australia) and the Port Macquarie Koala Hospital where we are currently matching koala adoption donations. Through these relationships, we are aiming to improve and protect koala habitats and increase community engagement and awareness around this important issue.*

## *3. Description of the TV Ad*

*The TV ad picks up where we left off in the first koala ad with our young boy, Sammy, on a new adventure to protect endangered koalas.*

*The ad starts with Sammy looking up at his favourite koala, Arlo, in a tree in bushland. When he looks around, he sees something that concerns him – fluorescent orange ribbons tied around Arlo's tree and many trees surrounding it, indicating that the trees have been marked for cutting down.*



*Suddenly Sammy hears a 'crack' and turns to see an unknown girl amongst the trees. Before he can speak to her, she jumps on her bike and cycles off. Intrigued, Sammy follows her, and spies her crouching down, watching two workmen parked up by the trees. She hushes him and beckons him over. Together, they realise that these are the workmen who have been tying the ribbons on the trees.*

*The next day, we see that Sammy and the mystery girl, Ruby, have joined forces and returned to the bushland early in the day. As the story unfolds it emerges that they are putting up handmade signs reading "Koala sanctuary. Rangers on patrol." in an effort to alert the workmen to the fact that there is a koala population in these trees, and thereby help inspire the workmen to reconsider marking the trees.*

*As the scene cuts away to a new day, the kids are back in the bush again. Sammy is running his hand down one of the trees in appreciation and wonder; their plan has worked, the tree is still standing and the workmen have removed the fluorescent ribbons (which are visible in the back of the ute as it drives away)! As the workmen's ute drives away with the trees still standing, the kids smile at each other, delighted that the koalas and their habitat are once again safe. The Ad concludes with the message "Every home is worth protecting".*

#### *4. Feedback in relation to the TV Ad*

*LAG has enjoyed many positive responses from NRMA Insurance customers and the general public in relation to the TV Ad. We provide a sample of that feedback below:*

*"Fantastic message – get it out to as many people as possible \*koala emojis\* " – (via Facebook)*

*"I just saw the ad with the kids stopping the habitat destruction... I am a primary school teacher and currently teaching a case study about the survival of koalas to my year 5&6 class... is there anywhere I can stream a copy of the ad to show my students? It would be the icing on the cake to the case study" – (via Facebook)*

*"Damm you NRMA, the second add is as good as the first. Well done. \*thumbs up\*" [sic] – (via Facebook)*

*"I really liked your TV ad about protecting koalas' habitat ... and agree that Everybody does deserve a home" – (via Twitter)*

#### *5. The Complaint*

*The complaints received by Ad Standards allege that the TV Ad depicts unsafe behaviour contrary to Prevailing Community Standards on health and safety (Section 2.6 of the AANA Code) (Code). The complaints specifically reference the following issues:*



- *That the Ad appears to depict children carrying out a dangerous and criminal act (supposedly removing markers placed on tree by adult workers), and this is irresponsible.*
- *It is intimated that two young children remove the tree markers illegally, and the Ad therefore suggests to children that it is ok to break the law if you don't agree with it.*
- *Trees are often marked for safety reasons, especially along sides of roads. It is vital no markers are removed and that these trees are removed so they don't fall on to cars or across roads.*
- *That the Ad encourages kids to sneak out of home in the dark unsupervised, which is negligent and dangerous.*

## *6. NRMA Insurance's Submission*

*For the reasons below the complaint should be dismissed.*

### *6.1 Discrimination or Vilification (Section 2.1 of the Code)*

*There is no discrimination or vilification depicted in the TV Ad.*

### *6.2 Exploitative and Degrading (Section 2.2 of the Code)*

*There is no exploitative or degrading content depicted in the TV Ad.*

### *6.3 Violence (Section 2.3 of the Code)*

*There is no violence depicted in the TV Ad.*

*6.4 Sex, sexuality and nudity (Section 2.4 of the Code) There is no sex, sexuality or nudity in the TV Ad.*

### *6.5 Language (Section 2.5 of the Code)*

*There is no strong or obscene language used in the TV Ad.*

### *6.6 Health and Safety (Section 2.6 of the Code)*

*Section 2.6 of the Code states: "Advertising or Marketing Communications shall not depict material contrary to Prevailing Community Standards on health and safety."*

*Prevailing Community Standards are defined in the Code to mean: "the community standards determined by the Ad Standards Community Panel as those prevailing at the relevant time in relation to Advertising or Marketing Communication."*

*NRMA Insurance is committed to the safety of our customers and the wider community. We strongly maintain that the TV Ad does not contravene section 2.6 of the Code and we disagree with the contention that the Ad depicts material contrary to Prevailing Community Standards on health and safety. In particular, we disagree with the complainants' assertion that the TV Ad depicts children removing or encourages children to remove tree markers*



*placed by professional workers, or to otherwise break the law or engage in dangerous activity.*

*In the TV Ad, the children do not remove, and at no point are depicted removing, the fluorescent tree markers. To the contrary, the children channel their healthy concern for the koalas' habitat by creating and erecting a handmade sign, "Koala sanctuary. Rangers on patrol" to lawfully alert the workers of the presence of koalas in an effort to express their support for the koalas and the protection of their habitat. The children's peaceful advocacy is rewarded when they return to the bushland to find that the tree markers have just been removed by the workmen, who are depicted driving away from the area with the tree markers visible in the back of their truck.*

*The only time that either of the children are depicted touching the tree markers at all appears early in the Ad, when Sammy first discovers them and carefully runs his hand down the fluorescent ribbon attached to the first tree he encounters with the ribbons. Sammy does not tug on or attempt to remove the ribbon: his actions are gentle and thoughtful. There is nothing in his respectful demeanour to suggest that he intends to interfere with the placement of the ribbons. Instead, his discovery of the ribbons immediately spurs him into action with his new friend, Ruby – to try to convince the community (including the workmen) that the koalas' habitat is worth protecting.*

*Throughout the Ad, the two children are shown to be thoughtful, observant, mature, caring, industrious and responsible. They observe their surroundings closely with binoculars, and quietly and meticulously tabulate the number of trees marked for removal in a notebook. They are motivated by concern for others (in this case koalas) and not themselves. When faced with an outcome they do not agree with, they do not act impulsively, but instead carefully consider what to do, then set their alarms to wake up early and take positive and productive action: namely, setting up their handmade signs.*

*In summary, the complainants appear to have inferred, incorrectly, that the children removed the tree markers, despite the fact that the Ad does not depict the children doing so and the inferred removal does not fit at all with the storyline of the Ad or the characters of the children depicted. We respectfully submit that the interpretation of most members of the community would differ from the interpretation of the complainants.*

*Moreover, in response to the contention that the Ad suggests to children that it is acceptable to break the law if you do not agree with it, we submit that the Ad in fact suggests the exact opposite – that lawful and peaceful advocacy works and should be encouraged.*

*For completeness, we also note that in any event the Ad is not directed towards children. It is an uplifting insurance-related brand ad directed towards adults.*



*A further issue raised by one complainant was that “trees are often marked for safety reasons, especially along sides of roads. It is vital no markers are removed and that these trees are removed so they don't fall on to cars or across roads”. As stated above, the tree markers in the Ad were not removed by the children, but by the professional workers who are required to take such factors into account. In any case, we also note that none of the trees marked for removal and subsequently saved in the Ad are depicted as standing next to, or close to, any road, but are instead clearly surrounded by bushland. While the workmen’s vehicle is parked near to several of the trees in two scenes, it is clear that the vehicle has been driven off-road and is parked in significant undergrowth, and not on any road or path.*

*Further, none of the trees marked for removal were depicted as being in a dangerous or sickly state.*

*Lastly, one complainant contended that the Ad “encourages kids to sneak out of home in the dark unsupervised” which is negligent and dangerous. We disagree that the ad depicts this behaviour. First, the children in the Ad are 11 and 12 years old, and they are depicted as thoughtful, responsible and safety-conscious throughout the Ad. For example, in addition to the behaviour already described above, they are always depicted wearing their helmets while riding their bicycles in the Ad. While they are not adults, the children are clearly old enough, as well as mature enough, to be permitted to ride their bicycles and visit the koalas’ habitat unsupervised.*

*In addition, Sammy is shown being woken by his alarm at 6:00am. This is just before dawn, and in fact as Sammy meets up with Ruby (seconds later in the Ad) the sun is already shining brightly over the horizon. The children are not shown “sneaking” out of the house in the evening or the middle of the night, but merely waking up early to ensure that their homemade koala signs are set up for the whole day to be seen by as many people as possible.*

*Overall, we submit that the concerns raised by the complainants about this Ad are similar to those raised in respect of other recent ads from other brands, and that consistent with those determinations, these complaints should be dismissed. The Panel dismissed complaints in cases 0008-21 and 0397-17 where complainants inferred that unsafe behaviour had been depicted or encouraged, despite the fact that, on a reasonable viewing of the advertisements, they did not in fact depict or encourage the behaviour complained of:*

- Australia Post (0008-21): This TV advertisement depicted a young girl using a ladder to place decorations on a tree outside. The complainant alleged that the ad showed the young girl climbing the branches of a large tree without any assistance or safety equipment, which was dangerous and may have encouraged other children to do the same. The Panel dismissed the complaint, noting, among other things, that the girl was being supervised on the ladder by an adult, and that while the ad showed the whole tree with decorations on it including some that were two storeys high, it was unclear how high the girl climbed and the imagery was clearly not intended to suggest that the young girl hung all the decorations herself.*



- *Candy Crush Saga (0397-17): This radio ad featured a voiceover saying, "It's time to get your rush hour sugar rush! Spend that time sitting down with a sweet Candy Crush boost", which the complainant contended promoted the use of a mobile phone while in control of a vehicle due to the reference to "rush hour". The Panel dismissed the complaint, finding that while "the reference to rush hour is suggestive of commuting... the comment regarding spending your time sitting down is targeted at a passenger and not at a driver", and that the complainant's interpretation of the advertisement was unlikely to be shared by the broader community.*

*In our view, there are no aspects of the TV Ad which are contrary to safe practices, or which depict or endorse activities that are illegal or pose a risk of danger or harm to the children.*

*6.7 Distinguishable as advertising (Section 2.7 of the Code) The TV Ad is clearly distinguishable as advertising.*

## *7. Closing submission*

*For the above reasons, we submit that the Ad is not in breach of the Code.*

*We thank Ad Standards for the opportunity to provide these submissions in relation to the complaint and respectfully request that Ad Standards dismiss the complaint.*

## **THE DETERMINATION**

The Ad Standards Community Panel (Panel) considered whether the advertisement breaches Section 2 of the AANA Code of Ethics (the Code).

The Panel noted the complainants' concerns that the advertisement:

- Depicts a dangerous act by showing children removing the ribbons of trees marked for removal, which is also illegal/criminal
- Depicts and encourages children to sneak out of the house in the dark unsupervised.

The Panel viewed the advertisement and noted the advertiser's response.

**Section 2.6: Advertising or Marketing Communications shall not depict material contrary to Prevailing Community Standards on health and safety.**

Sneaking out of the house





The Panel noted that the boy is shown to wake up at 6am, and considered that while it is dark when he wakes it is becoming light when he leaves the house and it is fully light when he meets his friend.

The Panel considered that there is no suggestion that his parents are not aware of his intentions, and that there is no suggestion that he is sneaking out without permission.

The Panel considered that while some members of the community may consider that children should not be unsupervised at all, showing the boy and his friend without an adult is not itself depicting unsafe behaviour.

#### Removal of tree ribbons

The Panel noted the advertiser's response that it is the workers that removed the tree ribbons and that the ribbons are visible in their vehicle as they drive away at the end of the advertisement. The Panel considered that this scene is unclear, and that the ribbon on the ground near the children makes the situation ambiguous.

However the Panel noted that the advertisement does not show the children removing the ribbons, but rather depicts them making a sign for the area and suggests that they undertook other activities to encourage the trees remaining in the area.

The Panel considered that while it is not certain who removed the tree ribbons in the advertisement, it is clear that some are in the workmen's truck, there is no depiction of the children removing the tree ribbons and therefore the advertisement does not depict unsafe behaviour.

#### **Section 2.6 conclusion**

The Panel considered that the advertisement did not contain material contrary to Prevailing Community Standards on health and safety and determined that it did not breach Section 2.6 of the Code.

#### **Conclusion**

Finding that the advertisement did not breach the Code on other grounds, the Panel dismissed the complaints.