



**Ad Standards** Community Panel  
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**AdStandards.com.au**

Ad Standards Limited  
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## Case Report

<b>1. Case Number :</b>	<b>0109-21</b>
<b>2. Advertiser :</b>	<b>Huddle</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>12-May-2021</b>
<b>6. DETERMINATION :</b>	<b>Dismissed</b>

### ISSUES RAISED

AANA Code of Ethics\2.1 Discrimination or Vilification  
AANA Code of Ethics\2.5 Language  
AANA Code of Ethics\2.6 Health and Safety

### DESCRIPTION OF ADVERTISEMENT

This television advertisement has three versions.

Version 1 Jacqueline's Grand Piano Story - This advertisement features a woman sitting next a pool with her husband on an elliptical machine in the background.

Jacqueline: Is this one of those huggle insurance ads?

Director: It's Huddle.

Jacqueline: You know, someone once stole my grand piano from the living room. God knows how they got it through the french windows. But I said to Sally, why didn't they just steal my husband instead? So much easier to replace. And much more fun to play on.

Version 2 Estelle's Gym Story – This advertisement features a woman and her niece in their driveway.

Director: Hi Sarah from Huddle, do you have time for a quick word?



Estelle: Oh Is this one of those Huddle insurance ads? Cos I was just saying to my niece Janet, that's the bright one not her (gestures to niece) that these days I only use the car twice a week to go pump iron with my trainer La'roy. I'm not that into pumping if I'm honest but Ugh he's got a beautiful \*long beep\*. Can I say \*beep\*?

Version 3 Estelle Simple powerful – This advertisement features a woman and her niece in their driveway.

Director: Would you mind just reading this line?

Estelle: Choose Huddle. Simple, powerful car insurance.

Niece: ...Car insurance.

Estelle: No you've ruined it now.

### **THE COMPLAINT**

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

*I was offended by the sexist and demeaning comments. The woman says she wishes her husband was stolen as that is easy to replace unlike her husband. This is very insulting. Had it been a man saying this about his wife it would not have made it to air.*

*1. The ad is sexist - the woman makes references to her 'pump' instructor in a way that sexualises him.*

*2. The ad makes fun of someones mental capacity - the woman makes fun of the young girl and her level of intelligence*

*The ad encourages demeaning young women & is offensive that an older woman or person would think that it is acceptable or aspirational. They refer to her not being the smarter one of her sisters and tell her not to speak up*

*I think the main character speaks down to her supposed niece indicating she wasn't intelligent. I think it was very derogatory and offensive and turned off the programme*

*The older lady put down the young girl with her. Not a good look when we are trying to teach our kids to respect everyone.*

*It was demeaning to other young woman who may not feel they are beautiful or smart.*

*The advert is very demeaning to the young girl on it. It is suggestive and borders on bullying*

*In a world where disrespect for women is front and centre and bullying is a real topic in schools this grandmother shows nothing but disrespect for her granddaughter.*



*She goes on to say something sexually disrespectful about men but the advert actually beeps it out ! It's an appalling example for children to see*

*Use of offensive and inappropriate language content, as well as using words that are disrespecting and degrading, on the verge of being verbally abusive and bullying towards a younger person. We are supposed to be teaching people to respect others and not put people down verbally.*

*This is offensive as granny says "not this one the smart one" belittling any person is not on.*

*whilst the intent on the surface appears to be joking if the roles were reversed and a husband willing for a wife to be kidnapped there would be outrage. It seems to glorify a kidnapping taking place to a male as if the act or the males presence is insignificant.*

## **THE ADVERTISER'S RESPONSE**

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

*Dear Ad Standards,*

*We refer to your letter dated 28 April 2021 enclosing complaints received in relation to Huddle Insurance's 'Jacqueline' and 'Estelle' Advertisements.*

*The Advertisements*

*The 'Jacqueline' and 'Estelle' Advertisements form part of a campaign which was styled as an observational comedy or mockumentary where ordinary members of the public are interviewed about Huddle Insurance products. Although the Advertisements are about interviewing 'ordinary people', viewers are supposed to be aware that these 'real people' are being played by actors and will be in on the joke. The characters do not know that they are being funny and are merely being their caricature-like selves. However, their dialogue and delivery is what make the Advertisements humorous, as they blunder their way through the Huddle interviews.*

*Huddle's Response to the Complaints*

*Section 2.1*

*The Advertisements do not breach s 2.1 of the AANA Code of Ethics (the Code) because they do not discriminate or vilify. The Advertisements do not create an overall negative impression of any individual or group of people on the basis of gender or disability, or incite hatred, contempt or ridicule. The Advertisements are clearly tongue-in-cheek*



*and feature fictional and absurd caricature-like portrayals that a reasonable viewer would understand is not realistic.*

*As a result of the caricature nature of the Advertisements, the 'Jacqueline' Advertisement does not negatively impact the emotional and physical wellbeing of men or women by pressuring them to conform to particular gender stereotypes. The body language, tone and over-acting of the Jacqueline character makes it clear that she does not harbour any ill or malicious intent towards her husband, or that there is any abuse, coercion or violence in the relationship – it is clear that Jacqueline is merely recalling a joke shared with a friend. Her husband also appears to be quite happy in the relationship and is not portrayed in a manner that is demeaning to men.*

*Estelle's comments about her fitness instructor in the 'Estelle' Advertisement also do not discriminate or vilify men because they do not treat men unfairly or less favourably, or incite hatred, contempt or ridicule against them. The comments do not make a serious statement on the value or worth of the male fitness instructor mentioned as a person, or men in general, and do not show that the instructor is subject to these comments on the basis of his gender.*

*The 'Estelle' Advertisement makes no reference to disability at all. Estelle is merely depicted saying that her niece is not "bright". Although some complainants might have concerns about this comment, the advertisement is referring to an individual character in the advertisement who Estelle, in her own personal opinion, does not think is academically smart, but which should not be confused with intellectual disability. Estelle's niece's character was intended to be an awkward and possibly camera-shy or star-struck person, which is evident in the way she fumbles the Huddle tagline, with her demeanour and mannerisms in a similar vein as the much-loved Sharon character from Kath and Kim. Therefore, the target audience would understand this is not an attempt to discriminate or vilify people with disabilities.*

#### **Section 2.5**

*The Advertisements do not breach s 2.5 of the Code because they do not use inappropriate, strong or obscene language.*

*The significant censoring of Estelle's words is such that her statements cannot be understood at all, and so cannot be seen as inappropriate or obscene. As the advertisement is very short it is impossible to understand what Estelle is referring to and any implications drawn are subject to the viewer's own beliefs and opinions.*

#### **Section 2.6**

*The Advertisements do not breach s 2.6 of the Code because they do not encourage or condone unhealthy or unsafe behaviour.*

*Although the character of Estelle is very frank in front of her niece, a viewer would understand her to be a caricature of the very headstrong, brutally honest nature that is common to some middle-aged and older people, and which has often been employed as a comedic trope in Australian entertainment. The niece does not look excessively uncomfortable or upset in her aunt's presence and they enjoy a close relationship by spending their free time together as they have returned from a fruitful shopping trip. The character of Estelle was intended to be a portrayal of a woman who is no-nonsense and tough, but never mean or aggressive.*



*We do not consider that the Advertisements breach any other sections of the Code because they are not exploitative or degrading, do not portray violence, sex or nudity and are clearly distinguishable as advertising. Huddle submits that the broad majority of reasonable viewers, when considering the impression and tone of the Advertisements as a whole, would understand that the Advertisements do not encourage or condone any behaviour, or display any material that is contrary to the Code.*

*We thank you for the opportunity to provide a response to the complaints and address viewer concerns, and maintain that Huddle remains committed to the self-regulation of Australian advertising. We look forward to the panel's determination in light of the points raised above.*

## **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 is:

- Offensive towards men by suggesting that they are easily replaceable
- Offensive towards women by depicting them as mean
- Objectifying of men
- Offensive towards women by showing a woman being bullied
- Offensive in its use of inappropriate language

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

**Section 2.1: Advertising or Marketing Communication shall not portray people or depict material in a way which discriminates against or vilifies a person or section of the community on account of race, ethnicity, nationality, gender, age, sexual preference, religion, disability, mental illness or political belief.**

The Panel noted the AANA Practice Note which provides guidance on the meaning of:

Discrimination - unfair or less favourable treatment

Vilification - humiliates, intimidates, incites hatred, contempt or ridicule

Gender - male, female or trans-gender characteristics.

Disability - a current, past or potential physical, intellectual, psychiatric, or sensory illness, disease, disorder, malfunction, malformation, disfigurement or impairment, including mental illness

**Does the advertisement portray material in a way which discriminates against or vilifies a person on account of gender?**

Men



The Panel noted the suggestion from the woman in the “Jaqueline’s Grand Piano” advertisement that she would have preferred that thieves had taken her husband instead of the piano.

The Panel noted that this advertisement is clearly humorous and considered that a woman suggesting that she may prefer a grand piano over her husband is not related to his gender but rather his personality.

The Panel considered that this advertisement’s depiction of a woman suggesting that a grand piano would be easier to replace than her husband has no reference that suggests anything negative about men generally.

The Panel considered that the advertisement did not show the man to receive unfair or less favourable treatment because of his gender, and did not humiliate, intimidate or incite hatred, contempt or ridicule the man because of his gender.

### Women

The Panel considered that in the “Estelle’s Gym Story” advertisement the older woman is portrayed in a potentially negative light, however the Panel considered that this relates to the depiction of her as a brash and insensitive person, rather than as a result of her gender.

The Panel considered that the treatment of the younger woman in the advertisement similarly is related to the older woman being brash and insensitive and considered that there is no suggestion that her treatment by the older woman is due to her gender.

The Panel considered that none of the women in all three versions of the advertisement are shown to receive unfair or less favourable treatment because of their gender, and the advertisement did not humiliate, intimidate or incite hatred, contempt or ridicule of the women because of their gender.

### **Does the advertisement portray material in a way which discriminates against or vilifies a person on account of disability?**

The Panel noted that the girl is simply shown to be saying a line out of time with her aunt and considered that there is no suggestion that she has reduced intelligence or mental faculties, and no suggestion that she is disabled.

### **Section 2.1 conclusion**

Finding that the advertisement did not portray material in a way which discriminates against or vilifies a person or section of the community on account of race or disability, the Panel determined that the advertisement did not breach Section 2.1 of the Code.



### **Section 2.1 conclusion**

Finding that the advertisement did not portray material in a way which discriminates against or vilifies a person or section of the community on account of gender or disability, the Panel determined that the advertisement did not breach Section 2.1 of the Code.

### **Section 2.2: Advertising or marketing communications should not employ sexual appeal in a manner which is exploitative or degrading of any individual or group of people.**

The Panel noted the AANA Practice Note which provides guidance on the meaning of the terms exploitative and degrading:

Exploitative - (a) taking advantage of the sexual appeal of a person, or group of people, by depicting them as objects or commodities; or (b) focussing on their body parts where this bears no direct relevance to the product or service being advertised. Degrading – lowering in character or quality a person or group of people.

### **Does the advertisement use sexual appeal?**

The Panel noted that the “Estelle’s Gym Story” advertisement features a woman implying that she only goes to the gym in order to look at her trainer, specifically his buttocks.

The Panel noted that such a suggestion may be objectifying of the man, however the Panel noted that the first test under Section 2.2 is whether the advertisement contains sexual appeal. The Panel considered that the advertisement contains no imagery which would be considered by most members of the community to be sexually appealing.

The Panel therefore considered that the provisions of Section 2.2 did not apply, however noted that advertisers should use caution when using such themes in advertisements.

### **Section 2.2 conclusion**

Finding that the advertisement did not employ sexual appeal in a manner which is exploitative or degrading of an individual or group of people, the Panel determined that the advertisement did not breach Section 2.2 of the Code.

### **Section 2.5: Advertising or Marketing Communications shall only use language which is appropriate in the circumstances (including appropriate for the relevant audience and medium). Strong or obscene language shall be avoided.**



The Panel noted that the “Estelle’s Gym Story” advertisement uses the word “ass” and that it is beeped out. The Panel noted that the word is fully beeped, and the beeping continues for the rest of her sentence.

The Panel considered that the advertisement did not use strong or obscene language and that the language.

### **Section 2.5 conclusion**

The Panel determined that the advertisement did not breach Section 2.5 of the Code.

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

The Panel considered that in the “Estelle’s Gym Story” advertisement the suggestion that another niece is “the bright one” is not itself a suggestion that the niece depicted is unintelligent or somehow inferior. The Panel considered that the concept of older people identifying their grandchildren or other relatives by a descriptive term is one that would be recognized by most members of the community. The Panel considered that the woman’s niece may be known by another attribute.

The Panel noted that the aunt and niece have clearly spent time together as they are carrying several shopping bags, and considered that there is no suggestion that the niece is uncomfortable around her aunt, other than her implied embarrassment at her aunt’s conversation.

The Panel considered that a single moment of being insensitive to the manner in which a statement may be interpreted is unlikely to be considered by most members of the community to be bullying.

### **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.