



Ad Standards Community Panel
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AdStandards.com.au

Ad Standards Limited
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Case Report

1. Case Number :	0141-20
2. Advertiser :	BizCover Pty Ltd
3. Product :	Insurance
4. Type of Advertisement/Media :	TV - Free to Air
5. Date of Determination	22-Apr-2020
6. DETERMINATION :	Dismissed

ISSUES RAISED

AANA Code of Ethics\2.6 Health and Safety

DESCRIPTION OF ADVERTISEMENT

This television advertisement shows three business owners getting rid of old insurance policies by using a blender, a shredder and a drop saw.

THE COMPLAINT

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

This advert displays several extremely dangerous uses of electrical cutting appliances. This advert is also being shown at times that a juvenile is likely to observe this behaviour. If this was emulated it is possible that the person would suffer horrific injuries. The advert could cause persons to emulate the extremely dangerous activity.

THE ADVERTISER'S RESPONSE

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

Our firm appreciates the role and concern of the Advertising Standards Board and recognises that a consumer complaint has been received. We appreciate the



opportunity to respond, however, the opinion of our firm is that the TV ad in question does not contravene Section 2 of the AANA code of ethics.

BizCover is an online service to help small businesses compare and buy insurance. Insurance is generally seen as a grudge purchase and as a result is a low engagement product and one that people put off doing and once they buy a policy they don't often review to ensure they have the right cover at the right price. This advert is targeted to business owners who have an insurance policy to review their cover to see if they could be getting a better deal.

The ad features three business owners, a tradie, an accountant and a café owner, all of whom are furious as they have discovered they have been paying too much for their old business insurance after having visited BizCover and compared what is available through them. As a result, they all are destroying their old policies. The Tradie puts his through his circular saw, the accountant through her shredder and the café owner through her blender. The objective is to suggest to business owners that they compare with BizCover and get rid of their old policies.

BizCover strenuously denies that the TV ad contravenes the AANA Code of Ethics on the following grounds:

2.1 – Portrayal of People

- The ad does not show 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.*

2.2– Objectification

- The Ad does not use images which are in any way exploitative or degrading.*

2.3 – Violence

- The ad does not present or portray any violence.*

2.4 - Sex, sexuality and nudity

- The ad does not feature any images that are sexual or display any sexuality or nudity.*

2.5 – Language

- The ad uses appropriate language throughout. No strong or obscene language is used. (Please refer to script included with submission).*

2.6 - Health and safety

- The ad does not depict any material which is contrary to prevailing community standards on health and safety, nor does it display unsafe behaviour. We acknowledge that the complainant believes that the shredding of the paper through the various devices was dangerous, however we refute this claim on the following grounds:*



- *All of the devices used to shred the paper were used in accordance with their official operating guidelines/instructions.*
- *The user of the workshop machinery is shown to be wearing appropriate protective gear as would be expected during reasonable use in each scenario. All visible safety guards are down and locked in the correct operating position for domestic use on the machinery.*
- *The characters are shown to be an appropriate distance away from the cutting parts of the respective shredding devices, without any part of their body coming in contact with, close to, or within the cutting parts.*

2.7 - Distinguishable Ad

- *The ad is clearly distinguishable as an advertisement – it contains company details and references it is an ad in the first line.*

Accordingly, we believe that the ad is not in breach of any of Section 2 of AANA Code of Ethics.

We would like to thank the board for their consideration in this matter. Please do not hesitate to contact us if we can be of further assistance.

THE DETERMINATION

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

The Panel noted the complainant's concern that the advertisement depicts people using electrical cutting devices in dangerous manner and such an advertisement could cause children to copy the behaviour.

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

The Panel considered whether the advertisement complied with 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".

The Panel noted the advertiser's response that the man using the saw is shown in full protective wear and the machinery's safety guards in place. The Panel also noted that both the woman using the blender and the man using the saw are not in close proximity to the blades of those devices.

The Panel noted that the advertisement is intended to be a humorous, exaggerated depiction of the frustration people feel when they realise they have been paying more than necessary for their insurance product.



In the case of the woman using the blender, the Panel disagreed with the advertiser response that all devices were used in accordance with their official operating guidelines/instructions. The Panel considered that all blender manuals advise to use them with the lid on. However the Panel considered that while using a blender without a lid may be messy and ineffective, it would be unlikely to be considered by most members of the community to be a breach of prevailing community standards on safety.

The Panel considered that the man using the saw is using it in an appropriate manner in that he is wearing protective wear and the machine is being operated correctly with its safety functions enabled. The Panel considered that while using a saw to cut paper is not its normal function, it would not be unsafe for a person trained in that machine.

The Panel noted the complainant's concern that a child could copy this behaviour. The Panel considered that it would not matter what the man was cutting, a child attempting to use a saw such as the one depicted would be unsafe in any circumstance and the Panel considered that that does not mean that advertisers cannot use such a machine in their advertisements. Similarly the Panel considered that the depictions of the use of the blender and shredder are unlikely to be copied by children.

The Panel noted it had considered an advertisement depicting a man using a drop saw to cut a bread roll in half in case 0300-17, in which:

"The majority of the Board noted that the man presenting the advertisement is depicted as a tradesman and considered that he appears confident in his handling of the drop saw and in the Board's view his behaviour is not likely to be considered unsafe or negligent by most members of the community."

The Panel considered that most members of the community would not consider that a humorous advertisement depicting adults using a cutting appliance in an unconventional manner to be promoting or encouraging behaviour that is seen as a breach of prevailing community standards on safety.

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

Finding that the advertisement did not breach any other section of the Code the Panel dismissed the complaint.