



**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>0266-20</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>9-Sep-2020</b>
<b>6. DETERMINATION :</b>	<b>Upheld - Modified or Discontinued</b>

### ISSUES RAISED

AANA Code of Ethics\2.3 Violence  
AANA Code of Ethics\2.6 Health and Safety

### DESCRIPTION OF ADVERTISEMENT

This television advertisement is for NRMA Insurance and features various scenes involving bushfires.

The advertisement begins with the sound of sirens and footage of two firefighters putting protective gear on in the back of a vehicle. A voice over the radio says, "Respond to bushfire Davis Lane, Ashburg". A firefighter in the passenger seat responds, "Responding to Davis Lane, Ashburg" and provides detail of the vehicle. The voice over the radio says, "potential for the fire to be a couple of kilometres".

The words, "Ash Wednesday 16.02.1983" appear on a black background.

The vehicle is shown moving through a smoky landscape. A lot of panicked voices can be heard. A car driving in the other direction honks at them as it goes past.

The words, "Black Friday 07.01.1994" appear on a black background.

Close ups of the faces of the two young firefighters in the back of the vehicle are shown, they look frightened. A voice over the radio says, "we're at least half an hour away. We're having trouble sourcing. You are currently on your own. I repeat. You are currently on your own".

The words, "Black Saturday 07.02.1999" appear on a black background.



The vehicle is shown driving past trees which are on fire. The vehicle is surrounded by black smoke. A firefighter is stating numbers into the radio.

The words, "New Years Day 01.01.2020" appear on a black background.

The firefighters are shown in the vehicle surrounded by fire. One of the firefighters says, "righto guys get all your gear on. Stevo you're on the pump, everyone else in the back you're on the hoses. Let's go. Stay safe. Stay safe." The firefighters climb out of the vehicle.

The camera shows a view of the bushfire outside the windscreen. The words, "For all the days we felt we couldn't help, now there's a day we can" are superimposed over the scene.

The words, "First Saturday, 05.09.2020 appear on a black background", followed by, "Dedicate the first Saturday of every month towards making your home safer".

#### **THE COMPLAINT**

Comments which the complainant/s made regarding this advertisement included the following:

*The fire fighters should not be leaving the truck at the time based on the scenario they do not have PPE.*

*This advertisement causes distress that the young boy in the back is going to die or be injured in the fire. As a mother of 2 boys who volunteer I do not wish to see this nor as a wife. This will not encourage people to volunteer and the people that benefit are nrma.....*

*As a RFS volunteer who fought bushfires for 42 days last summer and lost our home I find the NRMA first Saturday ad campaign very disturbing and in poor taste. NRMA were not in the fireground to assist & we don't need it shoved in our face. Also, the ads don't tell us anything, just sensationalism. The campaign seems to be designed to reduce NRMA insurance liabilities not help first responders  
How does it help me?  
How thoughtless*

*As a parent of a young RFS volunteer I find this extremely disturbing and upsetting, as this could be my son in a few months time. Friends who are firefighters in RFS and have been for many years find it disturbing and causing them to relive frightening experiences. It has been a source of upset on a nightly basis, when the ad comes on and my husband rushes to switch channels.*

#### **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*

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

*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). More recently, NRMA Insurance has established a 3-year partnership with the NSW Rural Fire Service (RFS), helping to support RFS volunteers.*

### *2. Background to the TV Ad*

*The powerful dual forces of the bushfires and the COVID-19 pandemic have caused significant shifts in the culture and collective mindset of Australians. Community, benevolence and selflessness, all wrapped up in a newfound national pride, inspired our latest preparedness campaign for NRMA Insurance – 'First Saturday'.*

*The sixty second First Saturday television commercial (TV Ad) is part of our broader purpose-driven campaign aligned with IAG's purpose of 'making our world a safer place'. The TV Ad calls on Australians to do one small safety task around their homes on the first Saturday of every month, to help protect the safety of first responders being called to danger. For example, we are encouraging members of the community to ensure they have a fire blanket, as most house fires can be prevented with the use of one but ABS statistics show only 14.5% of households actually own one.*

*The TV Ad features a re-enactment of a bushfire response by real RFS volunteers, to draw attention to the important services undertaken by first responders and to inspire the community to get involved with the 'First Saturday' safety task activities.*

### *3. Involvement of partners*

*In developing the TV Ad and wider First Saturday campaign, we partnered with the RFS, Australian Red Cross and the SES (Campaign Partners) and sought their input throughout the process. We consulted with our Campaign Partners throughout the development of the campaign and TV Ad. In particular, our Campaign Partners were heavily involved in helping to:*

- develop scenarios depicted across all campaign creative (TV, OOH, etc) to ensure authenticity;*
- provide feedback on the appropriateness of any safety equipment depicted in the TV Ad (helmets, masks, etc);*
- correctly describe the 'First Saturday' monthly home safety tasks which we'll be communicating throughout the year;*



- *select appropriate times of the year to communicate certain home safety tasks, to ensure they are relevant and helpful for the related natural disaster season (bushfire, storm, etc);*
- *source Campaign Partner volunteers to be featured in the TV Ad and other campaign elements, such as interviews and stills to be used in OOH; and*
- *review campaign materials.*

*Our partnership with the RFS in particular allowed us to feature real life RFS volunteers, rather than actors. This helped us to demonstrate the nature of an authentic bushfire call-out, which reflects the experience of volunteers, without being extreme or compromising their safety. We also had RFS safety experts on set during filming to ensure all safety protocols were being observed and enforced. These RFS safety experts and volunteers also provided guidance to the production crew on the appropriate safety precautions that would be required for the scenes depicted in the TV Ad.*

*The RFS is committed to helping NRMA Insurance achieve the objective of the campaign and the positive message it communicates. To support the important message of the First Saturday campaign, the RFS has shared the TV Ad with their volunteer network.*

#### *4. Description of the TV Ad*

*The aim of the TV Ad is to introduce the First Saturday campaign to the community, by showing that, while we have always dedicated days to remember Australia's worst bushfire disasters, we are now dedicating one day of each month to prevention. The TV Ad depicts a small group of firefighters travelling in a truck as they prepare to respond to a bushfire. Scenes inside the truck show the firefighters responding to a radio call, putting on their jackets and helmets as they head to the scene of the fire.*

*We see their faces and realise that these people aren't superheroes. They're mothers, brothers, fathers. Humans. They represent all first responders. We feel the bumps in the road. We hear the crackle of the radio and the rattle of the truck equipment. The feeling is emotive and real – this is crucial to communicating the risks faced by first responders and helping to drive behavioural change in the community.*

*The TV Ad is punctuated throughout with titles screens that display the names of some of Australia's most significant bushfire disasters: Ash Wednesday, 1983; Black Thursday, 1851; Black Friday, 1994; Black Saturday, 2009; New Year's Day, 2020.*

*Outside of the fire truck, we see the smoke become heavier and the glow of the fire is visible as the truck reaches its destination. In the final scene, the firefighters pile out of the truck, with one of the firefighters telling his team to "stay safe".*

*Title screens then appear to introduce our First Saturday campaign message, to encourage the community to support first responders by dedicating the first Saturday of each month to making our homes safer:*

*For all the days we felt we couldn't help,*



*now there's a day we can.*

*First Saturday / 05.09.2020*

*Dedicate the first Saturday of every month to making your home safer.*

*HELP / NRMA Insurance*

#### *5. The Complaints*

*The 3 complaints received by Ad Standards allege that the TV Ad: presents or portrays violence (Section 2.3 of the AANA Code (Code)); and depicts unsafe behaviour contrary to Prevailing Community Standards on health and safety (Section 2.6 of the Code).*

*The complaints specifically reference the following issues:*

- that the TV Ad shows firefighters leaving a truck in what appears to be an unsafe scenario and exceeding capabilities;*
- the firefighters in the TV Ad should not be leaving the truck not wearing PPE;*
- that the TV Ad causes distress that a firefighter is going to be harmed in the fire;*
- that the TV Ad is sensationalist; and*
- is causing viewers to relive frightening experiences.*

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

*We have been delighted with the positive and meaningful response we have received from NRMA Insurance customers, the general public, staff members and RFS first responders in relation to the TV Ad. We provide a sample of that feedback below:*

*YouTube comment: Nice video! I like the way it has been put together. As a first responder in the NSW RFS I know exactly what this experience is like, especially in the wake of last season's catastrophic fires. Thanks for putting this out there! It's nice to be able to show the public a snapshot of what it's like to go into these sometimes life-threatening situations. But I think it's one of the best jobs in the world. Thanks guys.*

*Facebook comment from the Gilston/Advancetown Rural Fire Brigade: A fantastic initiative to be put out there for all to see. Very impressed. Thank you.*

#### *7. NRMA Insurance's Submission*

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

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

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

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

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

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



*We note that Section 2.6 of the Code states: “Advertising or Marketing Communication shall not present or portray violence unless it is justifiable in the context of the product or service advertised.”*

*NRMA Insurance does not condone or tolerate violence of any kind. We strongly assert that the TV Ad does not portray any form of violence or menace and does not contravene this section of the Code.*

*The scenes portrayed in the TV Ad have been constructed in close consultation with the RFS to create both an accurate and safe depiction of activities RFS volunteers would be expected to undertake as part of their service in responding to a bushfire. Feedback was sought from RFS throughout development as to the appropriateness of the TV Ad, and we worked closely with RFS safety experts to ensure that the actions of the firefighters, including in driving to the scene of the fire and exiting the truck, were reasonable, appropriate and in accordance with relevant RFS protocols.*

*The audio and visual elements of the TV Ad give viewers an insight into the experience and inherent risks that firefighters face when responding to a bushfire emergency. The TV Ad does not show anyone being injured or harmed, and there is no suggestion that the firefighters are taking any actions*

*that would be considered inappropriate or unreasonably unsafe in the context of their role. The radio dialogue and commands in the TV Ad simulate a normal exchange between firefighters attending a bushfire emergency and the firefighters’ voices are controlled at all times.*

*The scenes are intended to be emotionally impactful, however, we believe this is justifiable in the context of an important campaign which aims to inspire the community to take action to minimise risks around the home. We strongly believe that most members of the community would not be alarmed or distressed by the TV Ad and that although emotive, the scenes are not sensationalist.*

*We further note that previous Ad Standards decisions (0399-19 and 0245/17) support our view that there is no depiction of violence in the TV Ad, and any emotionally impactful content is justifiable in the context.*

*Further, the TV Ad is in accordance with the Australian Advertising Standards. The CAD classification number provided below for the TV Ad includes a PG rating (a lower rating than most movies shown at the same timeslots).*

#### *7.4 Sex, sexuality and nudity (Section 2.4 of the Code)*

*There is no sex, sexuality or nudity in the TV Ad*

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

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



*The TV Ad does not feature any professional actors. All talent in the fire truck and on the radio are genuine RFS volunteers. The language used throughout the TV Ad was not scripted. The RFS volunteers were asked to simulate a conversation, as if they were actually attending a bushfire emergency. At all times during the TV Ad, the firefighters' voices are controlled and the situation does not come across as being out of control.*

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

*We note that Section 2.6 of the Code states: "Advertising or Marketing Communication 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, as demonstrated by our brand spirit of 'Help', and IAG's purpose of 'making your world a safer place', and our key community partnerships and activities.*

*We strongly assert that the TV Ad does not contravene this section of the Code. While the TV Ad depicts an emergency situation, NRMA Insurance gave careful consideration to relevant safety practices and requirements throughout development of the TV Ad and on-set at the shoot. Both IAG*

*and RFS representatives on the shoot did not believe the firefighters depicted in the TV Ad were shown to be leaving the fire truck in a situation that has exceeded their capabilities at the time.*

#### *RFS Volunteers*

*As outlined above, the TV Ad does not feature professional actors. All talent are genuine RFS volunteers who have training and experience in responding to real-life bushfire emergency events. The radio dialogue/commands are a simulation by these RFS volunteers of a real life bushfire scenario.*

*The location referenced in the radio dialogue in the TV Ad is "Ashburg", which is in fact a fictional location used by the RFS as part of their training. This location was intentionally used to signal to RFS volunteers that may view the TV ad that it was created and filmed under controlled conditions.*

*Further, as the firefighters are seen exiting the truck, one can be heard saying "stay safe, stay safe" to the rest of his team. This demonstrates that safety is front of mind for firefighters in the scenario and was of utmost importance to NRMA Insurance during the TV Ad shoot.*

#### *Safety Checks*



*Throughout development and shooting of the TV Ad (script level, pre-production, during the shoot and at the edit stage) we worked closely with the RFS safety experts to ensure that the content we captured was an accurate and safe depiction of a bushfire scenario RFS volunteers could be expected to respond to. The RFS was heavily involved on set during filming, providing advice as to appropriate safety precautions.*

*Importantly, the RFS provided advice to avoid any unsafe events, specifically “flame over situations”. During such an incident, all fire curtains on the truck would be closed, fire sprinklers activated and RFS crew would not be allowed to leave the vehicle until support crews arrived. Paying close attention to RFS advice, NRMA Insurance ensured that no unsafe “flame over situations” were shown in the TV Ad.*

*On this basis and on RFS advice, we would disagree with a view that it would be unsafe for the firefighters to exit the truck in the scenario shown in the TV Ad, or that the scenario had exceeded their capabilities.*

#### *Personal Protection Equipment*

*We disagree with a view that the firefighters in the TV Ad are not depicted using appropriate personal protection equipment (PPE).*

*As advised to NRMA Insurance by the RFS safety experts, due to the nature and duration of the bushfires that RFS volunteers respond to, they cannot be expected to use the same level of PPE that domestic firefighters might use.*

*We believe that the jackets, helmets and face shields that the firefighters are seen wearing in the TV Ad as they exit the vehicle is an accurate depiction of the PPE that RFS volunteers are equipped with as they attend this type of bushfire.*

#### *Campaign objective - Health and Safety*

*We believe that it is important to note that, while the TV Ad depicts an emergency situation, the objective of the TV Ad and wider First Saturday campaign is to help make our communities safer.*

*The TV Ad is designed to convey the risks faced by first responders and introduce the concept that what we do when in times of safety and calm can help prevent our first responders being called to an emergency and danger. The broader First Saturday campaign involves encouraging the community to undertake 12 monthly tasks which will help make homes safer, reducing the burden on first responders – these tasks are outlined at <https://www.nrma.com.au/firstsaturday>.*

#### *7.7 Distinguishable as advertising (Section 2.7 of the Code)*





*The TV Ad is clearly distinguishable as advertising. There is clear and prominent branding, with the recognisable 'HELP' and NRMA Insurance logos displayed in the TV Ad.*

#### *8. Closing submission*

*We thank Ad Standards for the opportunity to provide these submissions in relation to the complaint.*

*In an effort to demonstrate IAG's purpose of 'Making your world a safer place' and bring the NRMA Insurance brand spirit of 'Help' to life, our objective was to deliver a campaign which focuses on prevention. The work we all do around our homes when it's safe can help minimise the dangers faced by first responders when it's not. The fire scenes depicted in the TV Ad are designed to help illustrate this important message.*

### **THE DETERMINATION**

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

The Panel noted the complainants' concerns that the advertisement:

- is extremely disturbing and upsetting
- is distressing in the suggestion that the young male in the back of the vehicle will die
- uses bushfire footage which is not relevant to the business being promoted
- features firefighters who were not wearing the correct PPE to be leaving the truck based on the scenario they were in

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

The Panel considered whether the advertisement was in breach of Section 2.3 of the Code. Section 2.3 states: "Advertising or Marketing Communications shall not present or portray violence unless it is justifiable in the context of the product or service advertised".

The Panel noted that the Practice Note for section 2.3 of the Code includes the following:

"The Community Panel has also found that a strong suggestion of menace presents violence in an unacceptable manner and breaches this section of the Code."

The Panel noted the advertiser's response that the advertisement does not contain any form of violence or menace, and any emotional impact of the content is justifiable in the context.

The Panel considered whether the advertisement contained violence or menace.



The Panel did not accept the advertiser's submission that the advertisement does not contain any form of violence or menace. The Panel concluded that "Violence" need not refer solely to harm or potential harm caused deliberately by one person to another, and would extend to real or potential harm caused by accidents or natural disasters. The Panel noted that the previous determinations identified by the advertiser (0399-19 and 0245/17) were examples of the Panel finding that advertisements containing no graphic violence against humans could still be assessed with reference to whether the depiction of risk or harm to humans or animals was justified in the context of the advertiser's message. The Panel also referred to previous decisions relating to automotive safety, where depictions of harm (or potential harm) to vehicle drivers or passengers was considered to be appropriately assessed under Section 2.3 of the Code, even if the potential violence in the advertisement was not deliberately caused by a human.

The Panel noted the fearful faces of the firefighters, the sounds of the sirens, panicked voices and the vision of the thick smoke and roaring flames and considered that these combined to create a very strong impression of threat and menace. The Panel considered that the use of dramatic music, and of text referring to previous well-known deadly bushfire incidents, made it clear that the advertiser's intention was for the advertisement to evoke feelings of fear and foreboding in the viewer. The Panel considered that these visual and audio effects of the advertisement combined to create the impression that the firefighters were heading into a very dangerous situation and were at risk of imminent death or serious harm.

A minority of the Panel considered that the advertiser's call to action to undertake safety tasks at home was a message which justified the use of the menacing images. A minority of the Panel considered that insurance was a product which was linked with the loss of property and life and the use of the recreated bushfire footage was justifiable in advertising this brand.

The majority of the Panel, however, considered that the link between the message of the advertisement and the footage was insufficiently clear. The majority of the Panel considered that the firefighters shown were clearly in a dangerous bushfire situation, and not, for example, a household fire.

The Panel noted that the Australian bushfires of the 2019-2020 summer had affected an enormous number of Australians. The majority of the Panel considered that a reminder of this recent, horrific event would be very distressing to many people who had been directly or indirectly affected by the fires. The Panel considered that the scenes shown in the advertisement were realistic, and were linked to real events in which firefighters and others had lost their lives. The majority of the Panel considered that the use of the menacing footage, which would be distressing to many people viewing this advertisement, was not justified in the context of providing a home safety message and promoting an insurance brand.

Accordingly, the Panel determined that the advertisement breached section 2.3 of the Code.



The Panel considered whether the advertisement was in breach of 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 complainants’ concerns that the advertisement features firefighters who were not wearing the correct PPE to be leaving the truck in the scenario portrayed.

The Panel noted the advertiser’s response that the jackets, helmets and face shield that the firefighters are seen wearing is an accurate depiction of what RFS volunteers would be equipped with when facing this type of bushfire. The Panel further noted the advertiser’s response that they had received advice from the RFS that in the situation depicted it would have been appropriate for the firefighters to leave the vehicle.

The Panel noted that the firefighters can clearly be seen putting on and wearing protective equipment. The Panel noted that as the firefighters are leaving the vehicle, one man is giving instructions to the others about where they should be, and that his instructions included the words ‘stay safe’.

The Panel considered that the advertisement contained a realistic and emotive scene of firefighters in a bushfire, and although the situation itself was unsafe the firefighters were seen acting in accordance with their role, and following clear procedures. The Panel considered that most members of the community would consider firefighters leaving a vehicle, while wearing protective gear, to fight a fire is a realistic depiction and would not be against prevailing community standards on health and safety.

The Panel considered that the advertisement did not depict material contrary to prevailing community standards on health and safety and did not breach Section 2.6 of the Code.

Finding that the advertisement did breach section 2.3 of the Code, the Panel upheld the complaints.

### **THE ADVERTISER’S RESPONSE TO DETERMINATION**

The ‘First Saturday’ TV Ad is part of our broader purpose-driven campaign aligned with IAG’s purpose of ‘making our world a safer place’. The TV Ad calls on Australians to do one small safety task around their homes on the first Saturday of every month, to help protect the safety of first responders being called to danger.

The TV Ad features a re-enactment of a bushfire response by real RFS volunteers, to draw attention to the important services undertaken by first responders and to inspire the community to get involved with the ‘First Saturday’ safety task activities.



Whilst we do not believe that the TV Ad breaches section 2.3 of the Code, we are pleased with the panel's view that the TV Ad does not breach section 2.6 of the Code. In light of the panel's decision:

- We have already updated the TV Ad with a disclaimer that the TV Ad is a re-enactment and does not include real footage (Disclaimer: 'The following was filmed under controlled circumstances and is a re-enactment using real NSW RFS volunteers'); and
- We will take steps to discontinue airing the TV Ad by no later than Wednesday September 30.