



**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>0297-19</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>25-Sep-2019</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 depicts a boy riding his bike. He discovers a displaced koala stranded at the top of a telegraph pole. The boy is shown cycling home to gather a basket in a small wagon. When the boy returns to the telegraph pole, the koala appears to have left. Thinking he's missed his opportunity to assist, the boy is about to give up when he turns around to see that the koala has made its way down on its own, and into the basket in the boy's wagon. The boy pedals off. He arrives at a patch of bushland, which appears to have been recently cleared. It becomes clear why the koala sought respite on the telegraph pole. The boy lets the koala out of the wagon near a group of gum trees, reinstating the koala to its natural habitat in the bush. The TV Ad displays the words, 'Every home is worth protecting', and 'We're planting a tree for every new home insurance policy. Until Dec 31, 2019.'

### THE COMPLAINT

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

*Because of my many years of experience in the electrical industry & we should educate not only our children but adults about the risk of electrocution.*



*Unfortunately, this ad goes against everything I have learnt about electricity over fifty years. He proceeds to get a trolley from home & tow it back to the electricity pole with his bike. The objectionable thing is he has a ladder in his cart & from memory, I think it is an aluminium ladder. Secondly, Children DO Not climb electricity poles.*

*I think it gives a wrong message to people about the danger of electricity. The government spends millions on TV advertising warning people to be aware of overhead wires & to stay away from them.*

*The ad would be more suitable if upon seeing the Koala, the boy was seen to be phoning the authorities & a supply authority person was shown atop of a cherry picker rescuing the Koala.*

*An aluminium ladder for a child to climb a power pole is dangerous*

## **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 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 and QLD State Emergency Services (SES). More recently, NRMA Insurance has partnered with Conservation Volunteers Australia and will be planting a tree for every new NRMA Home Insurance policy taken out until the end of 2019.*

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

*The one-minute NRMA Insurance Every Home Is Worth Protecting television commercial (TV Ad) is part of a broader campaign that aims to increase conservation awareness, while reiterating the importance of having home insurance.*

*To help draw the community's attention to these important issues in a meaningful way, we created the TV Ad. The TV Ad features a displaced koala which is returned to its natural habitat by a helpful boy. 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 Conservation Volunteers Australia. Through this relationship, we are aiming to improve and protect koala habitats and increase community engagement and awareness around this important issue. We will be getting involved with a number of conservation activities and, as stated in the TV Ad, we will be planting a tree for every new NRMA Home Insurance policy taken out until the end of 2019.*

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

*The TV Ad depicts a boy riding his bike in a small Australian country town. He discovers a displaced koala stranded at the top of a telegraph pole. The boy is shown cycling home to gather a basket in a small wagon, in an effort to reinstate the koala to its natural habitat.*

*When the boy returns to the telegraph pole, the koala appears to have left. Thinking he's missed his opportunity to assist, the boy is about to give up when he turns around to see that the koala has made its way down on its own, and into the basket in the boy's wagon.*

*The boy is thrilled that he is able to help and pedals off. He arrives at a patch of bushland, which appears to have been recently cleared. It becomes clear why the koala sought respite on the telegraph pole. The boy lets the koala out of the wagon near a group of gum trees, reinstating the koala to its natural habitat in the bush.*

*The TV Ad displays the words, 'Every home is worth protecting', and 'We're planting a tree for every new home insurance policy. Until Dec 31, 2019.'*

### *4. Modifications to the TV Ad*

*As previously discussed with Ad Standards, concerns were identified with a section of the original version of the TV Ad, which showed the boy using a short ladder in an attempt to entice the koala down from the telegraph pole.*

*Given this section of the TV Ad caused concerns for some viewers, we promptly modified the original version of the TV Ad, by removing this section.*

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

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

*"We cannot thank you enough, we're so grateful, you're making a huge difference to the Aussie wildlife bushfire patients as well as the 11,500 wildlife animals that enter our doors each year. THANK YOU" – Currumbin Wildlife Hospital Foundation (via Facebook)*

*"Public awareness and education are one of those major stepping stones of conservation. As a matter of fact, as one of the most iconic animals of OZ, also one of*



*the most fussy eaters on the planet, Koala numbers are decreasing due to habitat loss and low reproduction rates. Good start NRMA. \*thumbs up\** – (via Facebook)

*“I love it! Great initiative. It is great we are taking the right steps in order to look after the environment and the animals in Australia (After all, this is our only home. We don’t have another planet). I would love to see more initiatives like this one.”* – (IAG staff member)

## *6. The Complaint*

*The complaint received by Ad Standards alleges 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 complaint specifically references the following issues:*

- That the TV Ad shows the boy with a ladder in his wagon when he returns to the telegraph pole, which implies that the boy is intending to use the ladder to rescue the koala and gives the wrong message about the danger of electricity.*

## *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)*

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

### *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.*

### *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. We strongly assert that the TV Ad does not contravene this section of the*



*Code and we disagree with the complainant's contentions that the TV Ad gives the wrong message about the danger of electricity.*

*In the TV Ad, the boy does not touch, climb or make any contact with the telegraph pole. At all times during the TV Ad, the boy (who is the only person seen in the TV Ad) is positioned at a safe distance from the telegraph pole and power lines. In our view, there are no aspects of the TV Ad which are contrary to safe practices, or which depict or endorse activities that pose a risk of danger or harm from electricity.*

*We note that when the boy returns home in the TV Ad, he is shown retrieving only a basket in his attempt to assist the koala. The ladder is simply shown amongst an assortment of other items in the boy's wagon, with the implication that it could be used for a number of activities during the boy's adventures. Importantly, the boy is not shown removing the ladder from the wagon, using it in any way, or touching or holding the ladder at any point during the TV Ad.*

*We also note that the production company engaged a safety supervisor to consult with and supervise all aspects of safety for the cast and crew on set. Further, the telegraph pole on set was not connected to a live connection point, so posed no actual risk of harm to the cast or crew.*

*As mentioned in section 4 above, and as discussed with Ad Standards, the TV Ad was previously modified to remove the section in which the boy uses the ladder.*

*We strongly believe that the TV Ad does not promote an unsafe message regarding the dangers of electricity and that the strong central message of the TV Ad is clearly conveyed to be a very positive one, aiming to increase conservation awareness and reiterate the importance of home insurance.*

*For the reasons expressed above, we hold the strong view that the TV Ad does not breach section 2.6 of the Code.*

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

*The TV Ad is clearly distinguishable as advertising.*

*8. Closing submission*

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

## **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 depicts a boy with a ladder who may use it to climb a power pole, and that such behaviour is unsafe.

The Panel viewed the advertisement and noted the advertiser's response. In particular, the Panel noted that the advertiser explained that the version of advertisement under consideration was modified from the original version.

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 that the various scenes in the advertisement showed the interaction between the boy and the koala. The Panel considered that for the brief scenes which included the ladder in the vision there is no overt focus on the ladder in the wagon, and the boy is not shown to touch or use the ladder at any point during the advertisement.

The Panel noted concerns that using the ladder to access the power pole would be unsafe, but considered that this behaviour is not depicted in the advertisement. The Panel noted that its role is to adjudicate on the content of advertisement as presented. The Panel considered that most children viewing the advertisement would not infer a suggestion of using a ladder to access a power pole, as that action is not depicted.

The Panel considered that the advertisement did not depict material contrary to prevailing community standards on safety in relation to the depiction of a ladder in the advertisement.

The Panel also considered the aspect of interacting with wildlife, and noted that catching and handling a wild koala could be unsafe. The Panel considered that the boy in the advertisement is not shown to attempt to capture or mishandle the koala as the koala jumps in and out of the wagon unassisted. The Panel considered that the advertisement did not depict material contrary to prevailing community standards on safety in relation to interaction with wildlife.

Overall, the Panel considered that the advertisement did not depict material contrary to prevailing community standards on safety and 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 complaints.