



## **CASE REPORT**

1. Complaint reference number	310/01
2. Advertiser	AXA Aust Health Insurance Pty Ltd (HBA Insurance)
3. Product	Insurance
4. Type of advertisement	TV
5. Nature of complaint	Discrimination or vilification Other – section 2.1
6. Date of determination	Tuesday, 13 November 2001
7. DETERMINATION	Dismissed

## **DESCRIPTION OF THE ADVERTISEMENT**

The television version of this advertisement shows a man with buck teeth having difficulty making himself understood when asking representative of HBA Insurance for the advertised ‘three for free’ special offer of three months Free Extras Cover. Eventually understanding the request, the female representative is asked: “Does that include optical?” to which she responds: “Yes, and dental.”

The advertisement ends with a graphic incorporating an HBA Health Insurance logo and the Internet website address ‘freeextras.com.au.’ The print version of the advertisement features a photograph of the man with buck teeth overprinted with large-type text reading: “Get fwee months Extras fwee.” The advertisement also incorporates the HBA Health Insurance logo and Internet address.

## **THE COMPLAINT**

Comments which the complainants made regarding this advertisement included the following:

*‘I am personally disgusted with a company who makes money from offering health insurance to people (who) may need cosmetic surgery, for being so insensitive and showing such a lack of morals...’*

*‘I think we should be more sensitive to people who suffer physical deformities and ask ourselves how we would cope if we were in their situations.’*

*‘I thought it was very degrading and must be embarrassing to anyone who has this problem.’*

## **THE DETERMINATION**

The Advertising Standards Board (‘the Board’) considered whether this advertisement breaches Section 2 of the Advertiser Code of Ethics (‘the Code’).

The Board determined that the advertising material did not constitute discrimination and/or vilification and did not breach the Code on any other grounds.

Accordingly, the complaint was dismissed.