



## **CASE REPORT**

1. Complaint reference number	446/07
2. Advertiser	InsuranceLine Pty Ltd (father)
3. Product	Insurance
4. Type of advertisement	TV
5. Nature of complaint	Other - Causes alarm and distress
6. Date of determination	Monday, 21 January 2008
7. DETERMINATION	Dismissed

## **DESCRIPTION OF THE ADVERTISEMENT**

This television advertisement features a young family man (Shane) explaining why it is essential that they have a secure family home and it worries him that they rely on his income, which can cause financial problems in the event of his illness or an accident. During the advertisement a voiceover explains terms and conditions "Everyone aged 18 - 59 can apply over the phone, generally without a medical. And \$100,000 cover can start from just \$2.31 per week. Once accepted, you're covered for any cause of death, except suicide in the first 13 months."

## **THE COMPLAINT**

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

*It was encouraging people - men in particular - to protect their family in case of their own death. The ad promoted ease of application and good benefits. At the end of the add the voice over said that there was a waiting period of 13 months before benefits would be paid 'for suicide'. I believe this would encourage people, with potentially stressful financial circumstances relating to a family, to consider suicide as a means of providing family members with financial support. Statistics show that men are particularly vulnerable to these types of pressures. This ad was light hearted and totally inappropriate in its suggestions.*

*This advert portrayed a young man...concerned about loss of income through accident or illness and how that would affect his family. Unfortunately, with the pressures of modern life people do see suicide as a way of solving their problems. An advert such as this may prompt a person with this disposition to take out life insurance, wait the appropriate amount of time, and then do something stupid.*

## **THE ADVERTISER'S RESPONSE**

Comments which the advertiser made in response to the complaint/s regarding this advertisement included the following:

*In relation to the complaint, our response is that we're obliged by ASIC under Corporations Act to disclose any situations when cover isn't immediate. In this instance ASIC's position applies, as the ad asks the viewer to call to apply for immediate cover over the phone, so we must inform them of the exclusion. Given possible legal ramifications for InsuranceLine from ASIC, our General Manager – Product & Compliance insists that we cannot relax this requirement. In addition, the mention of the suicide exclusion is in no way the main message of the ad.*

## **THE DETERMINATION**

The Advertising Standards Board ("Board") considered whether this advertisement breaches Section

2 of the Advertiser Code of Ethics (the “Code”).

The Board noted the complainants concern that the advertisement might encourage suicide in order to provide financial benefits for a person's family.

The Board noted that the product is a life insurance product and also noted that the advertiser is required to disclose in the advertisement any exclusions. The Board considered the manner in which suicide is mentioned in the advertisement. The Board considered that suicide was mentioned in a factual manner as an exclusion and not in a manner that would make it appear a desirable course of action. The Board noted that the exclusion specifically states that there is a wait of 13 months before suicide cover applies - the Board doubted that this information would be likely to result in increasing or encouraging suicide.

Overall the Board considered that the advertisement included factual and legally required information and that the inclusion of that information in the advertisement did not amount to material that is contrary to prevailing community standards on health and safety. The Board determined that there was no breach of Section 2.6 of the Code.

Finding that the advertisement did not breach the Code on other grounds, the Board dismissed the complaint.