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### CASE REPORT

1. Complaint reference number 453/08

2. Advertiser Lifebroker Insurance

3. Product Insurance

4. Type of advertisement TV

5. Nature of complaint Violence Other – section 2.2

Other - Causes alarm and distress

6. Date of determination Wednesday, 26 November 2008

7. DETERMINATION Dismissed

# DESCRIPTION OF THE ADVERTISEMENT

This television advertisement by Lifebroker Insurance for its life insurance shows a man's palm with sounds of events such as a baby crying, a sport being played and finally the man's palm 'dies' and the sound of a hospital monitoring device is heard. Then a baby's palm is seen on top of the man's palm and a voice over says: "Guarantee their life goes on with Lifebroker". The advertisement ends on a screen showing the Lifebroker logo.

### THE COMPLAINT

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

I find this ad to be distressing and upsetting to me, I don't believe companies who sell life insurance should be able to shock and scare people into buying their product.

# THE ADVERTISER'S RESPONSE

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

We have examined section 2 of the Advertiser Code of Ethics and do not believe that there are any issues with the advertisement in respect of these codes. The complaint particular states that the advertisement is violent under section 2.2. There is no violence depicted in the advertisement and we do not believe this section has been breached. We believe that the complaint is completely unwarranted.

### 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' concerns that the advertisement was distressing. The Board noted that the advertisement is for life insurance, which is a product that can be legally advertised, despite the fact that some people may find reference to life insurance distressing.

The Board considered the application of Section 2.2 of the Code, relating to violence and Section 2.6, relating to health and safety.

The Board considered the advertisement did not contain any violence as the community would understand it. The Board also considered that most members of the community would not find the advertisement shocking, offensive or distressing, so as to impact on their mental health. The Board therefore found no breach of either Section 2.2 or 2.6 of the Code.

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