



CASE REPORT

1. Complaint reference number	81/08
2. Advertiser	HBF
3. Product	Insurance
4. Type of advertisement	TV
5. Nature of complaint	Other - Social values
6. Date of determination	Wednesday, 12 March 2008
7. DETERMINATION	Dismissed

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement opens with a toddler sitting on a potty being toilet trained by his proud Mum. A voiceover asks "Ready for kids? Take out HBF family cover and get one month free." Later in a queue at a bank it is inferred that the toddler has had "an accident" as a man behind him looks down disapprovingly, and woman further back in the queue appears to slip over the "accident". A voiceover asks "Not ready for kids? HBF singles cover comes with one month free too."

THE COMPLAINT

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

Kid shown pissing on a bank floor. This is very poor taste - get it off! Disgusting

THE ADVERTISER'S RESPONSE

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

The purpose of the commercial is to target two distinct audiences for HBF health insurance - namely young singles and young families. To engage both of these audiences in one commercial, we highlighted the positive and engaging moments of raising children and juxtaposed them with the more challenging moments. The scenario depicts a light-hearted 'slice of life' of likely events and in the case of the 'Potty' TVC, the message is delivered through inference, rather than specifically illustrating the accident, so as not to offend.

With people based brand values, we aim to develop commercials that accurately reflect the everyday issues facing members and given we operate in a competitive environment, we aim to deliver them in an engaging and interesting format.

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 "*disgusting*" and "*in poor taste*" and considered the advertisement against prevailing community attitudes on social values.

The Board viewed the advertisement and found it to be a sweet and affectionate representation of a mother and her child experiencing toilet training. It further noted that the advertisement contained humorous scenarios that were part of everyday life that people would relate to. The advertisement was gentle and used humour in an appropriate way.

The Board determined that the advertisement did not depict activities that contravened prevailing community attitudes on social values.

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