

**Advertising Standards Authority**

**Broadcast Advertising  
Adjudications**

14 September 2005



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**ADVERTISER:** Insure and Go Ltd  
**AGENCY:** Smarter Communications  
**Date:** 14 September 2005  
**Media:** Television  
**No. of complaints:** 4

**COMPLAINT:**

A TV ad for Insure and Go showed a man standing in front of a bank of screens. A large plane appeared in the distance and flew closer until it went just over the top of the screens. Numbers appeared from the back of the plane instead of its jet stream. As it went overhead the screen shook and the noise of the plane got louder. The man said "Are you looking for low cost travel insurance but can't find the right price? Then stop and go to Insure and Go." He ducked as the plane flew overhead and his hair and shirt blew up. As he said "Stop!" the sound and shaking instantly stopped.

Viewers complained that the ad was offensive because it was reminiscent of the September 11 2001 incidents in New York when two planes were flown into the World Trade Centre.

**ADJUDICATION:** Complaint not upheld

The Broadcast Advertising Clearance Centre (BACC) said that although the final version of the ad was different to the script they had received, they did not think it was likely to cause widespread offence. They said the ad was approved with a note for TV stations to say it featured a spoof near-miss with a plane. They said they did not feel that the ad was so close to the events of September 11 to be unacceptable.

Smarter Communications said they in no way thought the ad would cause offence but apologised for any that had been caused. They said the use of an aircraft was the quickest visual shorthand for travel and they needed something that was dynamic enough to stop with an impact. They said the noise created by the plane added to the power of the commercial and amplified the silence when the man shouted "Stop!". They said the plane flying directly over the man's head, with his hair and shirt blowing up and him ducking, connected him to the image on the screens behind him and also enabled them to get a legible close up of the "jet-stream" of competitor prices.

Insure and Go contacted us prior to our investigation to warn of the possibility of complaints being received and advised us that they would pull the ad. They confirmed they had taken the decision to amend the start of the ad entirely and to remove the plane. They apologised for any offence caused and said it was unfortunate that no one had identified any link between the ad and the events of September 11 prior to broadcast.

We welcomed the prompt decision by Insure and Go to amend the ad and contact us to warn us of the complaints we were likely to receive. However, we agreed with the BACC that the imagery was acceptable and that a cautionary note to broadcasters was sufficient to minimise any offence caused due to insensitive scheduling, for example, around news

items featuring plane crashes. We accepted that an ad for travel insurance was entitled to use an image of a plane and that, even though it appeared to fly towards a building, it was clear quite quickly that the plane was not going to crash. We considered that any similarities between the ad and the events of September 11 were incidental and not likely to cause serious or widespread offence.

We considered the ad under CAP (Broadcast) TV Advertising Standards Code rule 6.1 (Offence) but did not find it in breach.

<b>ADVERTISER:</b>	<b>Swiftcover.com</b>
<b>AGENCY:</b>	<b>Mortimer Whittaker O'Sullivan Ltd</b>
<b>Date:</b>	<b>14 September 2005</b>
<b>Media:</b>	<b>Television</b>
<b>No. of complaints:</b>	<b>80</b>

**COMPLAINT:**

An ad for Swiftcover.com showed a man telephoning his insurance company and asking not to be put on hold. It then showed a call centre staffed by chickens repeatedly saying "Won't keep you a moment" to callers. Having turned to Swiftcover.com and completed his transaction online, the man asked his partner what she was doing in the kitchen. "Just stuffing a chicken" she replied. "That's a coincidence" he replied. A second ad showed a woman calling and claimed "We're Britain's only 100% online car insurance."

80 complaints raised two issues:

1. All the viewers, 51 of whom said they worked or had worked in call centres and some of whom were managers or trainers, believed the ads portrayed them in a negative and insulting way. One was from The Call Centre Association Ltd, an industry body representing 700 organisations with call centres. It thought the ads could damage the reputation of the industry and could adversely affect what it believed was an already poor attitude and level of understanding among the public. Four believed they were likely to encourage abuse or disrespect of call centre workers. One believed the comment "stuffing a chicken" was particularly likely to do this.
2. One challenged the claim "We're Britain's only 100% online car insurance" in the second ad.

**ADJUDICATION:**

1. Complaint not upheld

The Broadcast Advertising Clearance Centre (BACC) said it had discussed denigration but on balance thought the ads did not come across as representing all call centres. They had not foreseen that call centre workers would find it offensive and regretted that they had.

We agreed with BACC's view that the ads were not representing all call centres but reflected that some customers may have had frustrating experiences with them. We considered the behaviour of the chickens emphasised the repetitive nature of the telephone process (both for workers and for callers) and that, as a result, some customers might prefer to do as much as they could online. The ads demonstrated the different processes that buying online and buying through a call centre involved, but not in a way we considered likely to denigrate call centres or encourage abuse of call centre workers.

2. Complaint not upheld

The BACC provided information comparing the ways leading insurers quoted, sold, renewed and changed car insurance policies and dealt with claims. The information

showed that other providers did many or most of these transactions online but only Swiftcover.com did them all online.

The ads were investigated under CAP (Broadcast) TV Advertising Standards Code rules 5.1 (Misleading advertising), 5.2.1 (Evidence), 6.1 (Offence), 6.2 (Violence and cruelty) and 6.6 (Harmful or negative stereotypes) but were not found in breach.