

THE INSURANCE CONTRACT

by

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Format: Short film, 6 pages. **Genre:** Drama/Sci-Fi.

Requirements: Four young female actors in a coffee shop.

Logline: In a world where health insurance can cover the prevention of ageing, a group of female friends, all seemingly young, meet for coffee. The consequences of the insurance they signed up for soon become apparent.



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BLACK SCREEN

SUPERIMPOSE: Sometime in the late twenty first century.

FADE IN:

INT. COFFEE SHOP - DAY

A trendy coffee shop. Steam spitting cappuccino machines manned by busy baristas, grind and whir at the counter. Patrons sit at tables talking, sipping drinks.

At a table for four, two young female friends, **KATE** and **HANNAH**, both around 23 or 24 YO, sit sipping coffees.

KATE

Yesterday I read coffee is good
for you, today I read it's bad.

HANNAH

It's delicious, do we care?

KATE

I guess we don't.

Kate dips into her handbag, brings out a pill bottle, flips open the lid, shakes out 2 pills onto her palm.

HANNAH

What's that for?

KATE

Lymph node cancer. They found it
on my last check-up.

HANNAH

How long do you take the pills
for?

KATE

Twice a day for two weeks. I've
taken them before. Always works.

Kate swallows the pills, washes them down with coffee. Hannah smiles and waves at someone at the counter.

HANNAH

Naomi is finally here.

Kate turns to look, smiles and waves too.

KATE

Who's that she's with?

HANNAH

Jessica, of course! Her daughter.

Two women, **NAOMI**, early 20s, and **JESSICA**, late teens, arrive at the table holding drinks. They sit down.

KATE

We were worried you weren't going to make it.

NAOMI

Jessica had a doctor's appointment. We had to wait.

KATE

Jessica, I didn't recognize you. You've grown up so fast!

JESSICA

To be honest, becoming an adult is overrated. It's exhausting having to make decisions all the time.

NAOMI

She's trying to choose her college courses. Hannah, how's the first grandchild?

HANNAH

She's adorable. Just a perfect little thing. Kate, you're overdue for some grandchildren.

KATE

I wish! My three daughters, all with partners. You'd think one of them would get pregnant, even if it's by accident.

HANNAH

Naomi, I was so sad to hear you and John have separated.

NAOMI

The physical age gap wasn't easy. He's sixty six now.

JESSICA

Mum, haven't you left out the bit about all the young guys you've been banging on the side?

NAOMI

Jessica! Your father was very understanding about my needs.

JESSICA

So understanding that he left you
for someone who looks his own age.

HANNAH

This is juicy. Keep going Jessica.

NAOMI

No, don't, Jessica. You've said
enough already.

KATE

Naomi, do you tell these young men
how old you really are? You're
meant to.

NAOMI

I know it's the law but a little
white lie between lovers doesn't
hurt. Some of them find my real
age a complete turn off. I don't
want to blunt the animal passion.

JESSICA

Ugh gross! And that's why I don't
bring male friends to the house.

KATE

You went to the doctor today,
Jessica. Are you signing an
insurance contract?

JESSICA

No way! I don't want to be part of
this freak show.

NAOMI

Jessica! We're not freaks. We made
a choice about staying young.

JESSICA

Yes, you made a deal, but was it
with the devil?

KATE

Jessica's got a point, maybe we
sold our souls for a little bit of
immortality.

NAOMI

Don't encourage her, Kate! Who
wants to grow wrinkly and
decrepit? Maybe die before sixty
from some obscure disease you
can't pronounce?

JESSICA

I do, and will. I've seen what's happened to both my parents and I prefer my Dad's choices.

Hannah looks at her watch, picks up her handbag.

HANNAH

You'll have to excuse me. I have to go over some paperwork with my solicitor.

NAOMI

Same time next week, Hannah? I promise to leave Jessica at home.

HANNAH

I'm sorry everyone but my insurance contract wasn't renewed so I'll terminate tomorrow.

The others are shocked.

JESSICA

I'm so sorry, Hannah! I had no idea. I shouldn't have said the things I said.

HANNAH

Don't apologize, Jessica. I made my choice all those decades ago. The contract made it clear there will be limits.

NAOMI

But they guarantee you'll reach sixty with perfect health!

HANNAH

And I'm almost sixty three. I was told they can't maintain my body any more. Too much is going wrong.

JESSICA

So what happens tomorrow, Hannah?

HANNAH

Simple, I enter the clinic, I don't come out. Apparently it's like putting your pet down. Then, compulsory incineration. No burial, no scattered ashes.

JESSICA

But what if you just don't go? Will they come after you?

HANNAH

They don't need to. Without their help, my body will just fall apart. I was told it's excruciating. I'd rather keep my dignity.

(to Naomi & Hannah)

I'll text you two tonight. You can come over if you want but I don't want any tears, only laughter and good memories.

KATE

What about using one of those unlicensed backstreet clinics?

HANNAH

We all know the horror stories about those places. They'll just butcher me into even worse pain. It's my own fault. Too much partying. I think the third new liver was the last straw.

NAOMI

They say the technology is getting better. Within a few years the insurance companies might sell guarantees to seventy.

HANNAH

Too late for me, unfortunately.

KATE

What about Alex? How's he taking it?

HANNAH

He's coming with me.

NAOMI

To support you?

HANNAH

No, he'll terminate with me.

JESSICA

Oh my God! Now that's love.

HANNAH

We signed contracts together, he doesn't think he's got long left. We've had an amazing marriage, it's a fitting end.

(looks at watch)

I better go.

KATE

Have you told your son?

HANNAH

No, he'd try and stop us. It's best if he finds out afterwards. Less pain. But he knows I've been living on borrowed time. Sorry, I have to go.

Hannah gets up.

HANNAH (cont'd)

Come over tonight if you want, okay!

Hannah leaves.

NAOMI

(calling after
Hannah)

I'll call you later!

Naomi looks at Kate.

NAOMI (cont'd)

Well, that's a shock.

KATE

I had absolutely no idea.

Emotional, Jessica wipes tears away.

JESSICA

Mum, please tell me you have lots of time left!

Naomi touches Jessica to reassure her.

NAOMI

I've got years left, baby, so does Kate.

KATE

Shall we go over there tonight, Naomi?

NAOMI

Yeah, let's get some booze in and get plastered with her. YOLO, isn't that right, Jessica?

JESSICA

Mom, why did you agree to that stupid contract?

NAOMI

Why do people get tattoos?

JESSICA

What do you mean?

KATE

What your mother means, Jessica,
is it seemed like a good idea at
the time.

CUT TO BLACK

SUPERIMPOSE: The insurance industry never offered a
longer guarantee than sixty years of age.

SUPERIMPOSE: Naomi and Kate both terminated in their
early-sixties.

SUPERIMPOSE: Jessica lived to be ninety seven.

SUPERIMPOSE: She never got a tattoo.

FADE OUT.

THE END