

INSURANCE ON THE LINE

a ten-minute play

by Leon H. Kalayjian

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SYNOPSIS: A husband-wife team answer questions regarding insurance on the phone and share intimate details of their lives with each other.

SETTING: Minimal to elaborate.

Slightly to one side but in a prominent location, a radio station announcing booth (or a table with two chairs behind it).

On the table is a microphone in front of each chair. On one or both sides is a telephone switchboard. Between the microphones is a fairly large "Kill" button. LISA and JIM sit at the table.

On the other side the three phone callers appear, holding a telephone receiver or cell phone to their ear. These actors are lighted only when "On." The playwright's choice is that the players are actually offstage, and we only hear their amplified voices. I realize that all theatres cannot accommodate.

TIME: The present.

CHARACTERS:

- LISA – Late 30's to 50's.
- JIM – Late 30's to 50's.
- GUIDO – caller on the phone. Mobster.
- HASSAN – caller on the phone. Middle-Eastern businessman.
- CARLY – caller on the phone. 21 yrs, female, bubbly.

Note: GUIDO, HASSAN and CARLY may be doubled/tripled by one or more actors.

(On Rise, LISA and JIM, forties, casual attire, sit at a table facing the audience.)

LISA
Good morning, New York

JIM
I am Jim.

LISA
And I am Lisa.

JIM and LISA
And we are the Bryars.

LISA
For the next two hours we will be answering your questions on the exciting field of property and casualty insurance – a field that Jim and I love... almost as much as we love each other.
(Laughs.)

JIM
That's right, Lisa. About ten years ago, we both realized that handling the responsibilities of our own P and C business was putting too much strain on our lives.

LISA
And on our daughter, Jill

JIM
So we let our licenses lapse, auditioned for this program...

LISA
And ten years later, we're still here doing what we love to do.

JIM
No, I'm not a professional golfer.
(Hammy Laugh.)

JIM and LISA
Yet.

JIM
Right, yet! But I do love my P and C. So anyway, enough hilarity... phone lines are open. We already have our first caller, Guido from Brooklyn. Hello, Guido.

(Lights come up on GUIDO.)

GUIDO

Yeah, hello. I have a question.

JIM

Okay.

GUIDO

I had an auto claim and the insurance company turned it down.

LISA

Why? What reason did they give?

GUIDO

They said it was involved in a crime. But they didn't prove that in a Federal Court. I got rights.

JIM

What was wrong with the car?

GUIDO

Twenty-two bullet holes. The adjustor came out and asked me where did these bullet holes come from?

LISA

What did you tell him?

GUIDO

Hunting. I went hunting. Which technically is not against the law. As long as you're hunting animals.

JIM

And you have a hunting license.

GUIDO

What, are you judging me now. You think you're better than me?

JIM

(JIM nervously presses the "Kill" button. Lights on GUIDO instantly blackout. Jim, smiles widely.)

Okay, no comment.

LISA

Our callers should know that illegal acts are never covered on any insurance policy.

JIM

And we go to our next caller, Hassan.

LISA

Hello, Hassan.

(Lights come up on HASSAN.)

HASSAN

Hello, I have rug floater policy. This means insurance follows the rugs wherever they go, yes?

JIM

Yes, that's what a floater policy means.

HASSAN

Right, insurance company not pay claim.

(ANGRILY)

YOU BELIEVE??!!!

LISA

Well, where were rugs?

JIM

The rugs.

JIM

Right, I'm sorry. The rugs.

HASSAN

In hotel. I give to hotel to display in lobby. Biggest hotel in Mexico city!

JIM

Ah, ah, ah... that's it then. Mexico is usually outside the coverage of a domiciled carrier.

HASSAN

You think I am encyclopedia? What is domicile?

LISA

It means your carpets are not covered.

HASSAN

What kind of law is this! I kill you! I go to my cousin in Bahrain and we bring the plastic explosive...

LISA

(Hits the kill button. Lights on HASSAN boackout.)

Wow!

JIM

Yes, wow. And an expensive lesson to learn... one I learned myself when my daughter was in Mexico last year. She and her friends...

LISA(interrupting)

What?!

JIM

(Realizing he misspoke.)

Oh, did I say daughter? Right. What I meant to say is...

LISA

Jill was in Mexico? (Beat.) When was this, spring break?

JIM

She's very mature. And she is eighteen, honey.

LISA

Now she's eighteen. February she was seventeen.

JIM

She's fine.

(LISA sighs, sits back, cross armed and angry.)

All that happened was some vandalism to the car, which I was going to report when last minute, I realized the car was in Mexico and that could be a problem. So we made the claim when the car returned to the states.

LISA

A-a-argh.... Any other little chestnuts you'd care to divulge?

JIM

Not at this time.

LISA

Guido, if you're still listening, call me. I may have some work for you.

JIM

Uncalled for. Anyway, Carly is on the phone. Hello, Carly.

(Lights come up on CARLY.)

CARLY

Hello, Lisa, Jim, I am such a big fan. I listen to your show all the time, and I just got my P and C last month and I am like so psyched to go out and sell!

JIM

Well thank you, Carly. Always good to hear from a colleague.

CARLY (giggling)

Oh no, I'm not a colleague.

JIM

Sure you are.

(Laughs, turns to LISA who glares daggers at him, wipes the smile from his face.)

LISA

So, Carly, let me ask you a question to see if you should be selling insurance or maybe you should just do processing for a year.

JIM

Honey, you're raining on the girl's parade.

LISA

If a client has a 401K as part of a benefit plan, does he or she need any kind of bond to go with that?

CARLY

Oh, wow. That wasn't on our test.

LISA

Well, life isn't a test, sweetheart.

CARLY

Well, ah would they... they need a fiduciary bond?

JIM

Yes. Yes, that's right.

CARLY

I'm right?

JIM

Yes, you're right, Carly.

LISA

Don't you dare take her side.

JIM

She's... the girl is right.

CARLY

Oh? Lisa, I'm so sorry. I would never want to hurt your feelings, Lisa. Cause if I'm going to make you upset...

LISA (interrupting, upset)

Don't call me Lisa as if you're my good friend and I've known you since college.

CARLY

I just got out of college.

LISA

Go on. Ask your question.

CARLY

Okay. I was on the Boston Insurance site the other day. I'm an agent...

(giggles)

...and I filled out a homeowners and it didn't give me a quote.

JIM

Excuse me, Carly. Did you speak to your managers or one of your coworkers?

CARLY

No, I didn't want to look stupid.

LISA

Well, what if they're listening now?

CARLY

No, none of them listen to this pro... what I mean to say is they're so busy on the weekends.