

Nuptial Indemnity

by Con Chapman

Insurance for weddings, family reunions and bar mitzvahs, already common in Britain, is becoming popular in the US.

The Boston Globe

I drove out to Glendale to put three new *tantes* on a bar mitzvah bond, and then I remembered this lead on a wedding policy over in Hollywood. I decided to run over there to see if I could get the future bride and groom to sign the paperwork while they were still in love. Timing is everything when you're selling insurance.



The house was one of those Mexican-style jobs everyone was crazy about a few years ago—white walls, red tile roof. The couple was probably under water on the mortgage and couldn't afford to leave. I figured they'd been living together and she'd started making noises about palimony. Or maybe there was a baby on the way, and I don't mean from one of those third-world dumps where the gross national product doubles when a movie starlet on a mission touches down on the country's only landing strip. Funny how those things work out.

I rang the bell and waited—nothing. I rang it again. What the hell, I drove all the way out there, I might as well make sure. Still nothing. I turned to go back to my car when I heard footsteps inside. I looked through the glass and saw a woman. She opened the inner door and spoke through the screen.



"May I help you?" she asked. You sure could, I thought. It's getting towards the end of the month, and I need the commission.

"Good afternoon—I'm Walter Huff, American Nuptial Indemnity."

"Hello," she said in a sultry voice, and that one word spoke volumes. If I'd been selling encyclopedias I would have run to my car for a sample. "I'm Phyllis Shamie Nirdlinger, or at least I will be as soon as I get married."

"The home office said someone at this address was interested in some insurance." She had a body like an upside-down *viola da gamba*-without the sound holes, frets or strings. Full at the top, narrowing at the waist, slender legs where the neck should have been.



"That would be my fiancé, Herbert S. Nirdlinger."

"Yes, I believe that was the name."

"What kind of insurance was he interested in? I ought to know, but I don't keep track," she said as she twisted her lower lip into a little dishrag of affected concern.

"I guess none of us keep track until something happens," I replied. "Just the usual—collision, fire, family reunion, with a *bar/bat*

mitzvah rider in case either of you convert to Judaism and have children.”

“Oh yes, of course.”

“It's only a routine matter, but he ought to take care of it. You never know when something might happen.”



“Yes, I'm sure you're right. So many entertainers get caught up in the Kabbalah-like Madonna.”

“You in the entertainment business?” I was playing dumb. I can spot an unemployed actress a backhanded Frisbee toss away.

“Yes. I'm between roles right now,” she said as she gazed over my shoulder, as if she expected to see Spielberg coming up the sidewalk. All of sudden she looked at me, and I felt a chill creep up my back and into the roots of my hair. “Do you handle wedding insurance?”

I couldn't be mistaken about what she meant, not after fifteen years in the insurance business. Not with all the jewelry riders I've written up, not with all the homeowner's policies I've stretched to cover some kid's busted mountain bike two years after he graduated from college.

I was going to get up and go and drop her and that wedding policy like a hot shotput—but I didn't. I couldn't, not when I looked into those eyes like turtle pools that little kids wade in and pee in, and-what the hell. I grabbed her around the waist and pulled her towards me.

She looked surprised, but I was pretty sure that was a façade, a coat of paint. I could see right through her if I wanted, but I liked what I saw on the surface, and I didn't go any deeper.

“Oh, Walter,” she moaned as I clutched her close to me. “Maybe this is the awful part, but I want . . . I *need* our wedding to fail. Do you understand me?”

“No.”

“Nobody could,” she sighed.

“But we're going to do it.”

“We're going to do it.”

“Straight down the line, right?”

“Right.”

“To hell with the bridesmaids?”

“To hell with the bridesmaids—and their purple organza *empire* waistline floor-length dresses.”



If we were going to do it, we were going to do it right. “All the big money on wedding insurance policies comes from the double indemnity clause,” I said to her.

“The double whatsis clause?”

“Double indemnity. They found out pretty quick when they started writing wedding insurance that the places people *think* are danger spots—like the groom has a few too many pops and calls the mother-of-the-bride an old warthog—aren't danger spots at all.”

“They aren't?”

“No. People *think* the groom thinks the mother of the bride is an old warthog, but he doesn't. He doesn't think she's all that bad, just a few decades older than the bride, who looks like her mother, so why would he say the mother looks like an old warthog, unless he thinks the bride looks like a *young* warthog?”

“I see.”

No she didn't, but I decided to humor her. "So they put in a feature that sounds pretty good to the guy that buys it, because *he's* a little worried he's going to slip. It doesn't cost the company much because they know he's pretty sure to keep his mouth shut."

"Oh."

"You can say that again."

"Oh—"

"Not literally—figuratively. They tell you they'll pay double indemnity if the groom insults the bride's mother, because then you've got a living hell. You married the guy and have to live with him the rest of your life, but he insulted your mother, so what are you going to do for holidays, and the kid's birthdays, and so forth."

She was quiet for a moment. "How much is that worth?"

"On a regular \$10,000 wedding package? When we get done, if we do it right, we cash a \$20,000 bet."

"Twenty thousand dollars?"

"To bring the immediate family, flowers and a cake back to the original location, with a photographer-absolutely."



"But—what if I don't want to do it over?"

I knew where she was going. I wanted to go there too.

"The check is made out to you and your fiancé—jointly. What time does he get home from work?"

"6 o'clock-closer to 7 if traffic's bad."

"And what time does the mail get here?"

"Usually by 4:30."

"Have you got his signature on a piece of paper?"

"Yes, on the installment contract for the bedroom air conditioner."

"How about a glass coffee table and a flashlight?"

"Yes. The batteries in the flashlight may be low . . ."

“You can get new ones at the hardware store. Here's how we do it. You get under the coffee table, shine the light through contract, and I'll trace his signature on the check.”

“Very clever,” she said, a dizzy grin on her face. I could tell she had no idea what she was getting herself into.

“Now listen to me,” I said, a little out of breath. I was winded from switching back and forth between our staccato dialogue and my first-person narrative.

“Yes?”

She was all ears, with some lips, hips, legs, breasts and other body parts thrown in for good measure.



“You can't breathe a word of this—not so much as a vowel of it—to anybody.”

She leaned into me like the bulkhead of a four-story apartment building. “Do you understand?” I asked as she pressed against me.

“I understand,” she said. She had a smile that could light up the inside of a refrigerator.

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There's a million things can go wrong with a wedding. An uncle who has to see the Southern Cal game brings a portable TV to the church. A groomsman sticks a bottle rocket in the tailpipe of the bride's limo. A maiden aunt who's allergic to nuts keels over after two bites of the *tortoni*. It doesn't take long to come up with a couple of crazy schemes, not if you've been in the business as long as I have. Problem is, you'd make better use of the brain cells you burn thinking them up having a rye highball and going to bed.

"How are you going to do it?" I asked Phyllis one night as I stared into the fire.

"Well, we've got a swimming pool out back. We could have a cocktail party for him to meet my parents' friends, and I could bump him so he knocks my mother into it."

"Out of the question."

She screwed her mouth up into a little *moue*.

"You don't like that idea?" she asked.

"It's terrible. Your mother would just laugh it off. She'd be telling friends about it till the day she died. What else?"

"Um-what if he got really drunk at his bachelor party and . . . left something personal with a stripper?"

"It's no good."

"Why not?"

"You call things off over that, you're the bad guy, not him. He's just letting off a little steam. Worst that happens is he picks up a social disease-gives you something to talk about at bridge club."

"Maybe you're right."



I grabbed her by the shoulders, spun her around and made her do the Bunny Hop into the bathroom until we were standing in front of her medicine cabinet mirror.

"You've got to get this straight—there comes a time with any wedding policy when the only thing that will see you through is audacity, and I can't tell you why. Understand?"

"Why you can't tell me why?"

"No, why you need audacity."

"I don't understand why you need audacity."

“Neither do I, but you need it. So what we do is this. You get to his best man, tell him you know Herbert was a ladies' man, you've always wanted to hear what a rake he was . . .”

“You mean hoe?”

“No, rake. You set the guy up to give the most embarrassing toast at a rehearsal dinner since the wedding feast at Cana.”

“And when he does?”

“You bolt the banquet hall, crying. Deal's off.”

“And the insurance company pays?”

“They have to. You don't fall within the runaway bride exception. You didn't get cold feet—you had no idea Herb was such a cad, a bounder, a . . .”

“Rake?”

“You got it.”

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We had it set up so it couldn't fail. It would run like a Swiss cuckoo clock, chirping at the appointed hour. Floyd Gehrke, the best man, liked to drink, and he liked to talk. Phyllis had pumped him up like an air mattress.

“I want to hear everything—*everything*, you understand?” she told Gehrke.

“I could go on all night,” Floyd said. “Won't you have to pay the band extra?”

“That won't be necessary,” I cut in. I didn't want to use up the deductible on Leo Bopp and his Musical Magicians.

“Okay,” Floyd said, as he wiped his mouth with a napkin and stood up.

“Ladies and gentlemen,” he began, and Phyllis and I were tapping our crystal water glasses like English handbell ringers.

“If I can have your attention for a few moments, I'd like to say a few words about my best bud—Herb Nirdlinger.”

The crowd began to uncouple from their conversations, and Floyd launched his dinghy onto the dark waters of the Chateau de Ville Ballroom and Function Facilities.

“I've known Herb for many, many years-I don't think any man knows him better than I do.”



There were a few coughs in the back of the room, but then things settled down for good.

“Like a lot of guys, Herb sowed a fifty-pound bag of wild oats when he was younger, but—and this is a big but, just like Herb's-

There were a few laughs spread across the room—fewer than Floyd was expecting. I thought I saw a few drops of flop sweat break out on his brow.

“Every girl Herb ever dated, then dumped—every one of them would come running back to him today. All he'd have to do is say the word. And the reason is, when he dropped them, he let them down easy.”

Floyd was off to a good start. I gave Phyllis the high sign; one hand under my chin, which I waved up and down, so I looked like Oliver the Dragon on “Kukla, Fran and Ollie”.



That's Ollie on the right.

"Herb was always a perfect gentleman about it, and that's why he remains friends to this very day with so many of the women he dated."

It wouldn't take too much more of this before any reasonable woman would have fled in tears. That's all I needed—just a little actuarial ammunition to back us up.

"And I hope he continues to do the same thing with Phyllis—the nice part, not the breaking up part."

I kicked her—kicked her hard—and she stood up. "You—you lout, you!" she said, looking at Herb. "The wedding's off!" she screamed, took off her ring and threw it at him. Then she ran off into the night like a scalded cat.

I picked up the ring, put it in a #1 Brown Kraft coin envelope with Gummed Closure and handed it to Herb. "Your policy does not cover goods that are intentionally damaged or discarded," I said.

"Thanks," he replied. I thought I saw a tear in his eye, and I thought he was crying about Phyllis. The cold duck must have gone to my head.

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"Huff, I don't like it." I was sitting in the office of Keyes, my claim manager.

"What's the matter with it?"

"Gal goes out and buys a wedding policy," he said as he paced up and down in my office. "Never hires a florist or a caterer. Doesn't book a band. Has one, maybe two fittings on her wedding dress. Picks out some godawful purple organza material none of the bridesmaids like, but none of them says a thing."

"Nothing unusual about that."

"It gets unusualler. The night *before* the rehearsal dinner she calls up the fabric shop and cancels the order."

"So—it happens every day."

"Sure it does. But you know what *doesn't* happen every day?"

"What?"

"She doesn't argue about the \$200 deposit, and in fact tells the girl she can keep it—'cause she's been so nice to her."

My heart was pounding. "It's a chick thing. Women don't tip for service, they tip because they like somebody, they tip . . ."

"Huff-it wasn't a tip. It was hush money, pure and simple. Only she gave it to the wrong person-someone who's got a shred of ethics left in this lousy, stinking world. Someone who understands that the cost of insurance fraud for all of us is a lot higher than the price tag on a lousy 50 yard bolt of discontinued fabric."

A lump rolled down my throat and into my stomach. The honeymoon was over. It was time to kill Phyllis.

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I told her I'd meet her at her place, that I had the check.

"Oh, Walter, that's thrilling."

"Just be sure you've got new batteries for the flashlight, and use some Windex on that coffee table of yours so I can do a good job on Herb's signature."

"I'm sure you'll do fine."

"Fine isn't good enough. This is a big check, so there'll be a manual examination when it hits my company's account. It's got to be perfect."

"Don't snap at me," she said in a hurt little voice. "What do I know about reasonable industry standards of care in the commercial banking business?"



I couldn't afford to have her go wobbly on me now. "Sorry, sugar. We'll get this last piece of business behind us, and then we'll be together."

"Finally."

"That's right."

"Forever."

Until death did us part.

I rolled into her driveway around twelve-thirty. There wasn't any point in parking down the street and walking any more; it would all be over—for better or worse—when I walked out that door.

I rang her doorbell and she answered it in the same get-up she had on the first day I met her.



"Looks familiar, baby."

"I figured you liked what you saw then."

"I sure did," I said, and I wasn't lying. "Where's that coffee table?"

"In there," she said, and she pointed into a sort of parlor off foyer.

I walked in and started to sit down on the couch. As I hiked up my pants the way men used to do before the coming of wrinkle-free, easy-care styles, something hit me in the back of the head like Jack Dempsey in a clinch.

"Ow," I said as my head hit one of those expensive coffee table books that nobody every reads but everybody says "This is so lovely!" when you give it to them. People are like that.

"Okay, you human file cabinet," I heard a gruff voice say. "Hand over that check."

I looked up and saw Floyd Gehrke standing there with the Bucheimer "Midget" sap that he had just flattened me with.

"So it's the best man," I said through the salty taste of blood in my mouth. The oldest trick in the book, and I fell for it.

"That's right," he said. "You were expecting maybe the ring bearer?"

"That would have been just a little too cute."

"Enough with the wisecracks," he said. "Hand over the \$20,000."

"Sure, sure," I said. "I've got it right here."

I reached in my inside jacket pocket and pulled out my Beretta PX4 Storm Sub-Compact. It holds thirteen rounds-unlucky thirteen.

I let the best man have twelve while Phyllis stood there shrieking, her hands over her ears. Then I turned to her.

"There's one left, baby. You want it?"

"Oh, Walter-please don't. We have so much to live for!"

"Like what?" I said bitterly. "Name one precious little thing."



"Just look," she said, and with a sweep of her arm she showed me what every newlywed couple hopes for and dreams of.

“Look at these wedding presents! We got a Cuisinart! And a Donut Express countertop donut maker with standard and mini-size pans—it’s dishwasher safe!”

Available in print and Kindle format on amazon.com as part of the collection “Everyday Noir.”

