

Dirty Reinsurance

By

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INT. CELLULAR OFFICE- 2PM

FADE IN

Bank cellular office, Banker hosting a meeting with 2 customers who are boyfriend & girlfriend at computer.

BILLY, 37, banker, suit, dress jacket, shirt & tie, black shoes, name badge.

JOE, 26, 6ft, smartly & presentably dressed.

JOANNE, 26, 5ft4, white blouse, tights black skirt, dolled up in make up.

BILLY

OK, now although your insurance policies have been approved, you are not married yet, so if you were to die right now the money would go to your next of kin, I'd guess here a parent. Do you understand?

JOE

Yup.

FADE TO BLACK

INT. ON THE BUS- 3PM

FADE IN

Bus with some empty chairs and some people sitting on seats.

Joe and Joanne are sitting next to each other.

JOE

That's us with life insurance until we die. Well good, eh?

JOANNE

I suppose but it's a bit of a bugger for me though as I don't get on with my Mum.

JOE

Welllll, I suppose she'd respect your last wishes for your burial when you die?

Joanne looks up at Joe remaining silent for few minutes and begins sarcasm.

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JOANNE

Well I'm pretty sure she'd be happy to buy a sombrero skirt and dance on my grave.

JOE

Oh, come on I'm pretty sure things can't be that bad.

JOANNE

Look, bottom line my Mother and I don't get on. And when she gets her next of kin letter through the door from the bank, I don't think she'll be interested.

JOE

OK.

INT. AT HOME- 5PM

Living room, coffee table, dinner table, TV, radio, hi-fi, cabinets and furniture.

P/S

A couple of day's later.

Joe and Joanne are sitting alone together having a nice wee cup of tea.

JOE

Got a phone call this morning from my Mum this morning about her side of the insurance.

JOANNE

Did you?

JOE

Yes I did? She's invited me up on Saturday for dinner, want come? I'm gonna try get up there early before tea.

JOANNE

Well I wont be able to be there early but I can meet you up there at tea time if you want.

JOE

Sure, I can meet you there, I'll just let my mum know.

INT. JOE'S PARENTS HOUSE- 9PM

Bedroom, bed, TV, chest of drawers, wardrobe.

Joe's parents sitting in bed looking at fishing knives.

SANDRA, 61, night cap, night dress.

JOHN, 67, long johns.

JOHN

Are you sure you want to do
this? He is our only son. We do
love him. Don't you?

SANDRA

Of course I love him. But he's
worth money, and we're skint.

JOHN

Huhhhh, darling San, you're an evil
bitch.

SANDRA

Yeah, I know.

INT. HOME- 1PM

Joe empty hall with nothing but power cupboard.

Joe leaves the house shutting and locking the door behind
him.

INT. BUS- 1.15

Seats and wondows.

No-one on the bus except Joe & the driver.

Joe's mobile rings.

JOANNE

Hello.

JOE

Hello.

JOANNE

I'm back home now.

JOE
I'm nearly at my mothers.

JOANNE
OK. Well I'll not not keep you but
I should be there round 3.

JOE
OK I'll see you there.

JOANNE
Oh I love you babe.

JOE
Love you to

JOANNE
B-bye.

JOE
T-taaa.

INT. BACK HOME- 2.30

Messy bedroom with all of Joannes clothes, perfume, jewelery
and make up lying about.

Joanne has finished straightening her hair and disconnects
the plug.

She picks up her phone and tries to call Joe but there's no
answer.

JOANNE
Strange.

Joanne picks up her handbag and leaves.

EXT. OUTSIDE JOHN & SANDRA'S- 3.10

Horrible long grassy garden in front of fancy house.

Joanne approaches. She walks up the path and rings the
doorbell. Sandra answers.

JOANNE
Hey San.

SANDRA
In you get.

CONTINUED:

5.

Joanne walks in to discover Joe's dead body with a knife in his back.

Joanne begins to cry and turns round to Sandra who is retaliating with evil laughs.

FADE OUT