

# Locking Horns

*The only thing worse than being uninsured is filing a claim, writes Eugene Yiga*



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**Y**ou come home from a long day or a late night. But the key doesn't fit in the door. It's not that the locks have been changed. It just decided to break.

You take a deep breath. Time to call the insurance company for help. 'Thank you for calling!' the robot says. 'If you have a policy, press one. If you don't have a policy ...' You press one.

'For policy enquiries, press one. For claims, press two. For website support, press three. For emergency assistance, press four.' You press four, wondering why the emergency category is so far down the list. You

*'All our consultants are currently busy. Your call will be answered as soon as one becomes available'*

make a note never to call them for a real emergency.

'Sorry, but we didn't receive a response. For policy enquiries or updates ...' You press four harder – as if it makes a difference. 'For business assistance, press one. If you have life insurance, press two. If you have car, home, or building insurance, press three.' You press three, wondering if you haven't already answered this question.

'For emergency medical assistance, press one. For roadside assistance, press two. For assistance in the home, press three.' You press three, even though you need assistance getting *into* the home.

The phone rings. And rings. And rings. 'Thank you for your patience!' a different robot says. 'All our consultants are currently busy. Your call will be answered as soon as one becomes available.' And so, you wait.

Finally! A human being answers the phone! You explain that you need a locksmith. 'Is this for your car or your home?' she asks. You tell her it's for your home, wondering why they're asking you again.

'Can I have a telephone number?' she asks. You give her the number, wondering why they don't have caller ID.

'Do you have an alternative number?' she asks. You tell her no because nobody has landlines anymore. And because, you know, you're locked outside your home. 'Can I have your policy or ID number?' she asks. You give her the number, wondering why giving her your phone number didn't pull up your details on the system.

'Am I speaking to Mr Yiga?' she asks after she finishes typing an entire screenplay. Finally! They know who you are! 'What's your home address?' she asks. You shake your head and tell her. 'We're sending the locksmith now,' she says. You wonder if you won't be better off just sleeping outside. 