



Insurance you did not know you could get

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보험종류 Coverage	금액 Amount	월료 Premium	Health Coverage 보험종류 Coverage	월료 Premium
Accident 사망	₩ 10,000,000	\$ 1,400.00		
Medical Expenses 의료비	₩ 10,000,000	\$ 1,400.00		
Disability 장애	₩ 20,000,000	\$ 1,700.00		
Life 생명	₩ 10,000,000,000	\$ 3,300.00		
Travel 여행	₩ 500,000,000	\$ 400.00		
Home 주택	₩ 10,000,000	\$ 1,400.00		
Auto 자동차	₩ 1,000,000	\$ 1,300.00		
Coverage Total (ACEE) 총 보험료		₩ 15,300,000		

Flickr: Channy Yun

Worried about being abducted by aliens? Being mutilated by an enraged lover or having your dream wedding turn into a nightmare?

Fear not, there is insurance to cover these and many other risks that you might not have even considered. Insurance is not at all restricted to cars and houses and health anymore. If you can dream up a risky scenario, chances are there's a company out there willing to hedge a bet against it. Here are ten exotic policies that actually exist:

Alien abductions: The **UFO Abduction Insurance Co.** offers \$10 million worth of coverage to anyone who can prove that they were kidnapped by extraterrestrials. But as with any insurance policy, it pays to read the fine print. The Florida company requires that claimants get the signature of an "authorized on-board alien" for their claim to be considered, said Mike St. Lawrence, the company president, in an interview. The policies, which cost \$19.95, pay out in increments of \$1 per year. Nonetheless, quite a few people take his policies seriously.

John Wayne Bobbitt: London-based insurance broker Goodfellow Rebecca Ingrams Pearson, which quit selling alien abduction policies after the Heaven's Gate mass suicide, offers coverage to men worried that they will get mutilated in the same way that gained Bobbitt notoriety, according to **Investment News**. No word on whether the policy includes psychological counseling.

OJ Insurance: What happens to a company whose celebrity endorser is charged with murder or even dog fighting? It turns out there is insurance for just these circumstances, called moral turpitude. The policies wouldn't come into effect for just any offense. "They would have to be charged with some sort of statutory offense," said Lori Shaw of Aon Corp., in an interview. "It can't be just bad behavior." Given the number of celebrity endorsement deals that go bad under just such circumstances, these policies must be pretty popular.

Wedding Insurance: What if a groom got chest pains or a flood prevented members of the wedding party from attending the reception? Normally the people throwing the wedding would be out tens of thousands of dollars,

but if they had thought ahead and **had purchased insurance**? Then they'd be covered. "Our policy really covers the unexpected," said Aon's Sharon Cohen in an interview. Weddings are so expensive these days -- on average around \$30,000 according to The Knot's latest survey -- that many more families are turning to this type of coverage.

Big Event Cancellation: When Pope Benedict XVI recently visited the U.S., organizers had to take out insurance in case his itinerary was canceled for security reasons. Likewise, both the Democrats and Republicans will need to take out coverage in case their conventions this summer are unable to happen. The same types of policies are taken out for large public events such as the Super Bowl.

Kidnapping Insurance: For years, large corporations have taken out insurance on executives doing business in politically unstable countries. According to eGlobal Health Insurers Agency LLC, ransoms are paid most of the time and rescues are rare. "Kidnappers usually settle at between 10 to 20% of the demand, except in the old Soviet Union where the mafia is extremely reluctant to negotiate and uses excessive violence to achieve its aims," according to the company's Web site.

Coupons and other offers that go too well: Companies hope that consumers take advantage of offers such as coupons for merchandise or services, at least to a point. What's a company to do when a promotion goes too well? The discounts redeemed could add up to more than their budget. Firms such as Aon offer what is known as "over-redemption" coverage against marketing campaigns that go too well, according to Aon's Shaw. "They don't have unlimited marketing budgets," she said. "It's a very unique product."

Immaculate Conception: A British insurance company sold a policy to three women offering a payout of one million pounds if they could prove that they were impregnated by means not covered in high school biology classes. The policy was canceled after local Catholic groups objected, according to the U.K.'s Daily Record. The women apparently wanted the coverage because they were worried that they would not be able to provide for the baby.

Fan Insurance: BritishInsurance.com offered a policy that would pay fans of Scotland's soccer team who would be traumatized if the U.K. team won the World Cup, the *Record* reported. A company official said the policy is no longer available, which is a pity because fans of the New York Yankees might have been interested.

Britney coverage: We all get a laugh when we see celebrities attacks cars with umbrellas or shave their heads on a whim. Well, insurance companies do not find any of this bad behavior funny. They insure celebrities who are participating in films and television shows, and bad behavior makes some of them too hot to touch. Even famed director Woody Allen had to bow to the demands of insurance companies who would not let him cast Robert Downey Jr. and Winona Ryder in one of his movies.

It goes to show you that people have an unlimited capacity for worrying.

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