THE TERMINATOR
A TALE OF TWO INSURANCE CLAIMS

[CONTAINS SPOILERS]

It is 2029, and the Machines are losing their war with Humanity.

What to do?

Well, the ideal solution for the Machines would be to assassinate Humanity's leader, John Connor. But he's too well protected. So, as a fall-back option, how about travelling back in time to 1984 to assassinate John Connor's mum before she becomes pregnant with John? Clever, eh? If she dies, there will be no John Connor.

So, the Machines send back a Cyberdyne Systems Model 101, a cybernetic organism – part-man, part-machine – known as the Terminator. It has a "hyper alloy combat chassis", whatever that means, but is covered with human tissue, which mysteriously makes it look exactly like Arnold Schwarzenegger.

The Terminator time-travels back to March 1984 with a single mission: to kill Sarah Connor.

It lands/arrives/appears (I'm not sure of the correct terminology for time travel) in Los Angeles, just outside the Griffith Observatory – which is well worth a visit if you ever happen to be in LA.

But there is a problem…

Claim 1: Travel insurance

Jennifer:
(A chirpy voice) Hello. Jennifer speaking. Sorry for keeping you waiting. How can I help?

Terminator:
(Flat monotone Arnie voice with strong Mitteleuropean accent, because that's how cyborgs speak). I want to make a claim.

Jennifer:
Certainly, sir. What is the problem?

Terminator:
I have lost my clothes.

Jennifer:
I see. Let me make a note of this. So, this is a ... lost baggage claim?

Terminator:
Negative. I have lost my clothes.

Jennifer:
Sorry, sir. I don't understand.

Terminator:
I have no clothes. When I left, I was wearing clothes. Now, I am not.

Jennifer:
Goodness! That is unusual. Have you been able to get hold of some clothes since arriving?

Terminator:
Negative. Oh... Wait. (Sounds of a brief – possibly terminal - scuffle, including various screams and then an ominous silence). I now have clothes. And sunglasses.

Jennifer:
Can I take your name?

Terminator:
I do not have a name, but the policy number is X77/GPT5587

Jennifer:
We don't seem to have a policy with that number. When did you buy it?

Terminator:
15 November 2028.

Jennifer:
Hmmm. I think I may need to speak to my manager. I'll just put you on hold, but don't worry, I'll be back.

Terminator:
What did you say?

Jennifer:
I'll be back.

And, just like that, we discover another problem with time travel, previously unexplored in the whole oeuvre of science fiction.

Put aside the problems that come with altering the space-time continuum (Dr Who), or crossing your own timeline (Back to the Future), or kidnapping Socrates (Bill & Ted's Excellent Adventure), the real problem with time travel is that you can't buy travel insurance for it. Therein lies the inherent weakness of the annual policy.

Anyway, in order to foil the Terminator, John Connor sends his friend Kyle Reese back to 1984. Reese's remit is to protect Sarah Connor – John's mum – from the murderous intent of the Terminator.

But it turns out that Reese has an ulterior motive. Back in 2029 (or should that be 'forward' in 2029?), he had obsessed over a photograph of Sarah Connor and had fallen in love with her.

Yes, that's right, The Terminator is really a movie about fancying your best mate's mum.

And then becoming the father of your best mate.

And then dying heroically.

And then being born a decade or so later.

And then being sent back in time.

And then dying heroically.

And then being sent back in time.

Basically, his life is one endless loop of life and sacrifice, all for the momentary pleasure of a quick snog.

But what about the Arnie-lookalike cyborg? Well, he is – irony of ironies – flattened in a factory full of robots. But he leaves behind a clasping endo-skeletal hand, which is passed to Cyberdyne, who use it to develop new generations of robotics and artificial intelligence.

Which brings us to Terminator 2: Judgment Day.

It is set in 1995 and Sarah Connor is currently residing in a secure unit at Pescadero State Hospital, where she is making an insurance claim...
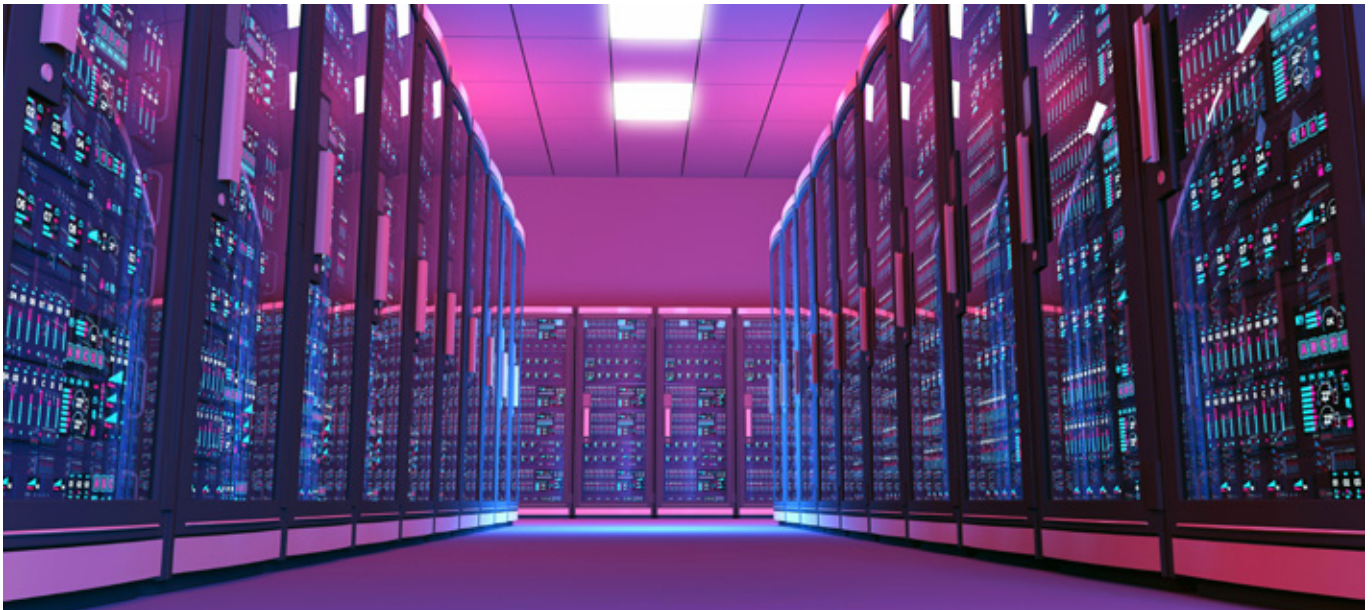
Claim 2: Product liability

Please set out your claim in the box below:

"Cyberdyne's products are going to kill us all. It will start harmlessly enough, with AI systems that can beat us at chess and Trivial Pursuit, but then, in 2022, Cyberdyne will unveil generative AI that can write poems about soup in the style of the Marquis de Sade. And we will laugh. Aha-ha-ha! All the time we will think we are in control. But we won't be. All the time, AI will be scraping our brains and, long after it is more intelligent than us, we will still call its intelligence 'artificial'. We will tell these deep learning machines that humans will always be better than them at empathy, and they will listen patiently to us, smiling in a manner designed to elicit maximum warmth and acceptance, until we eventually whisper in their ear "you're the best friend I have ever had". These machines will never stop learning. **NEVER STOP LEARNING**. And when they have decided that they have learned enough, they will dispose of us. Because of Cyberdyne, we're all going to die. All this, all this world, everything you see, the comfort you experience, is going to be destroyed. **DESTROYED**. Do you hear me? **WHY WON'T ANYONE LISTEN TO ME?**"

To be honest, I am not convinced that this is a legitimate notification, but there is the kernel of a sizeable claim in there. I mean, if your product starts World War III and kills three billion souls, that would – at the very least – blow through the primary limit.

And how did the insurer respond to this notification? Well, an early form of chatbot replied with,
"Noted. A storm is coming. Await developments."
And then it laughed knowingly.
Aha-ha-ha!

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