

Mark Twain

An Inquiry about Insurances

Coming down from Sacramento the other night, I found on a centre-table in the saloon of the steamboat, a pamphlet advertisement of an Accident Insurance Company. It interested me a good deal, with its General Accidents, and its Hazardous Tables, and Extra-Hazardous furniture of the same description, and I would like to know something more about it. It is a new thing to me, I want to invest if I come to like it. I want to ask merely a few questions of the man who carries on this Accident shop. For I am an orphan.

He publishes this list as accidents he is willing to insure people against:

General accidents include the Travelling Risk, and also all forms of Dislocations, Broken Bones, Ruptures, Tendons, Sprains, Concussions, Crushings, Bruisings, Cuts, Stabs, Gunshot Wounds, Poisoned Wounds, Burns and Scalds, Freezing, Bites, Unprovoked Assaults by Burglars, Robbers, or Murderers, the action of Lightning or Sunstroke, the effects of Explosions, Chemicals, Floods, and Earthquakes, Suffocation by Drowning or Choking-where such accidental injury totally disables the person insured from following his usual avocation, or causes death within three months from the time of