



Morningstar: Cover Me
Short Story
v.2

by Boman Modine

Assurance policies are integral to Hegemon society as they provide a crucial safeguard against various risks and uncertainties from health to aspects of business risk.

Historically evolving from community-based systems of support, assurance places the financial burden of unforeseen events to critical individuals who place their own credit lines at risk for the benefit of policyholders who pay percentage stipends.

This system mitigates the potential for catastrophic losses that could otherwise cripple individuals, families, businesses, and communities. By paying premiums, Consumers and Corporos gain protection against a range of risks, including property damage, liability claims and medical expenses. Assurance not only offers security but also promotes economic stability and resilience by facilitating quicker recovery from disasters and minimizing disruptions to economic activity. Policyholders must, of course, gradually makeup for the provider's coverage but at a fraction of the potential loss.

Assurance Corporations must constantly reevaluate their risks and maintain offices and stations throughout Hegemon space as well as aboard Directorate Armada vessels.

The unmistakable ripple-scream of saturation ordinance leaves you with just enough time to close your eyes and regret that last step you took. There's no time left to be afraid. Whether dropped from aerial vehicles or delivered through specialized long-range trajectories, the inflicted damage on a region, usually spanning about a kilometer per warhead, is catastrophic...

Eight warheads struck the vanguard of the Heg column as it ventured into the mountain pass, rendering the once-fertile valley inhospitable for centuries to come. The ensuing chaos of overlapping shockwaves, firestorms, and debris proved fatal, even to the formidable G-tanks, let alone the swarms of smaller vehicles and the crowds of Tributary soldiers in and around them.

The twin cliffs the column was passing through collapsed moments later, entombing the HEGs and effectively sealing the pass, cutting off the only direct access to the region's interior. The attack was both the opening shots in the conflict to come as much as a statement— *we have power, we will kill you, leave.*

Unionists, known for their lack of subtlety, rarely opted for finesse; pragmatism was their hallmark wherever they gathered across Civil Space.

Sergeant Vohn lowered his VistaSight™ binoculars, blinking away the momentary vertigo as he reoriented himself with his actual surroundings. Thirty kilometers away the rising mushroom clouds that marked the end of the 03-12 Kantaur Regiment. He could feel the growing sense of unease in the men and women around him crouched on the forested hill.

"I thought the whole point was to preserve their ecosystem," he said with a grin that split his week's worth of grey stubble. The others chuckled as they took drags from cheap plastic sticks. All of them were third-contract Tributaries of the 03-7, also from Kantaur. They were tough, tested, but what they'd just seen had rocked them and Vohn knew it.

So did their patron.

Beside Vohn stood a tall man clad in an out of place formal suit that had been upgraded for "frontline" engagement. Tassets of nusteel plates clicked softly as he surveyed the scene with a more sophisticated, multi-spectrum optics suite that perched from the rim of a slim gorget on ornate, featherlight, stems. He kept wincing and sucking his teeth as the 03-12th died.

Vohn didn't need a high-grade viewfinder to tell him that the simple occupation for Arauk was about to get a whole lot harder... and a lot more expensive.

With a soft whir the optics suite receded revealing the impeccably groomed features of Armasyn's risk management Assessor. He looked up at Vohn after a prolonged eye-roll and brushing off imaginary dust from his immaculate attire before speaking, "How did *they* manage to acquire a Grade 4 weapon system on this backwater?" The Adjuster's voice was thick in the upper Kauntari accent that reminded Vohn of his own humble beginnings as the son of a filter replacement technician. Despite the inbred arrogance that came with such an accent it was poisoned by a mix of curiosity and badly camouflage concern.

"Command's still figuring that one. There's been more suborbital activity yesterday but Armada can't get a fix on who it was, even with their interdiction," Vohn explained with a shrug, his pocketsteel servos protesting. He needed to grease the joints. "Maybe FreeTraders?"

The Corpo's expression twisted into pedigreed disgust, accentuated by his vivid blue lips and traces of gold flecks decorating his eyes.

"Is that what you expect me to relay to Magnate Byannion?" He pointed into the sky for emphasis. Vohn and the other Tributaries flinched. Magnate Byannion was one of the nine that actually *owned* Armasyn which had enough clout to order the Directorate to take to the field on said backwater. The reprimand continued; "That there's a smuggling ring providing *Grade 4* weapons to a bunch *preservationists*? They can barely feed themselves! What would they pay them with?"

Vohn sniffed, rubbing his face against his padded inner collar. He wasn't about to be the one to say what was obviously happening. There was someone aiding the so-called *Children of Arauk* Unionists, and that they must be financing their resistance against Armasyn's lease of the planet's northern continent from the local government. Every Tributary on Arauk was guessing *another* Corpo wanting to cause Armasyn problems by forcing them to commit more resources to a straightforward investment.

Vohn had witnessed clashes between Corporations before, but the thought of two MacroCorps engaging in direct conflict sent shivers down his spine. Vohn knew the sector spanning influences of such entities had happened early in the Hegemon's turbulent history, but now? In a time of wealth?

"Beyond my paychit." He muttered. Vohn's immediate worry lay elsewhere. While they'd been standing here for the last hour he'd been passively listening to the buzz of his notifier. All eight Regiments were being deployed from orbit. Grade 4 weapons in the hands of Unionist insurgents was a Directorate issue, nevermind Armasyn.

The man with gene-cured skin who now looked up at him represented how bad things were about to get.



Vohn stepped up into the TX-80 mobile bunker, the stairs extending to the hatchway set in the narrow glacis plate between the armored track units. The massive box of a vehicle was buzzing with activity as he docked his pocketsteel in the foyer and stepped out into his fatigued.

03-7 would be moving out soon. There'd be an initial, direct, orbital strike, a mix of high yield artillery and a *matritic* beam weapon from a warliner. This would carve an avenue into the target zone which the Regiments would then directly assault.

Some of the newer Tributaries were feeling confident. Orbital strikes had the habit of doing that. They were bright, flashy, but Vohn had never seen any of them accomplish very much if the enemy knew what was coming and if the Unionists were being helped then they'd expect something big and prepare to hit back the moment the Regiments marched in.

Tell that to the Corpsos.

After their Assessor had shuttled back up to the Armasyn flagship at the center of the Armada formation new mandates had been sent back down along with the Sub-Director herself. They were looking for the big win to make up for the bloody nose the Unionists had caused and, as a result, a lot of people were going to die.

He poured himself a small cup of kahvic from the dispenser set in the vehicle's courtesy nook. It was thick, creamy, and sweetened all the better with a finger length waifer. There were benefits to rank.

In the middle of the bunker was a light table getting set up and updated by a tech, glowing cables everywhere as she moved around on a small wheeled dolly. The only illumination came from thick plasta monitors racing with sepia tinted code. He walked by, knowing that in a few short hours he'd likely be slick with sweat bent over that table as they were all getting shot at. At least they'd be getting a *lot* of hazard pay.

Vohn eased into his office, a small cubicle with a courtesy shutter which he closed. His desk was organized, stacks of flimsi sheets ready to be filed along with a reinforced data screen and his wired private telelink mounted to the wall.

Sitting on the stool that branched out from the table he sipped the kahvic and looked over what was left of yesterday when this had all been supposed to be a cakewalk.

He didn't get the jitters anymore, despite everything. This was his job and he was good at it. His people were motivated, respected and everyone liked working together despite rough patches like this planet Arauk was turning into. Vohn always made sure he peeled off a few percentages from his bonus and awarded key members of his units.

This was his fifth contract. Fifteen fiscal cycles, forty four quats, as a Tributary. Like everyone he'd done it to drastically improve his credit rating but after the third contract it was because, in the Tributaries, everything just made sense. He loved this life. He loved the quat of paid vacation they gave you, the stock options that came from MacroCorp sponsorships, the subscriber discounts and the sense of camaraderie with his Regiment. Not bad for a kid from a slurb in Old Chiron.

The telelink chimed.

"Vohn." He said, hearing only static and clicking. "This is Vohn? Who's this?"

The line cleared, then— "Greetings! My name is Ula-Kine and I'm calling on behalf of Legion Group! I'd love to interest you in an opportunity to expand your coverage with us!"

Vohn took a moment, chewing some of the granules in the kahvic. How the hell had scammers got through the Tributary coded channels? Maybe a mercyship following the Armada. He reached for his keyboard.

"Sergeant Tiban Vohn? Are you there?" Came the too-sweet voice of the marketer.

"Yes. I'm here. Sorry, we're getting ready to mobilize. I thought this was a scammer and was about to report—"

"No need for that! And thank you for your continued choice to stay with Legion Group. I'm sorry to disrupt your prep time, but we do value our Tributary enrollees who take advantage of our Silver benefits."

"Alright?" Vohn was starting to feel uncomfortable. He loosened the undersuit over his head and pressed the telelink to his naked ear. "Why's my assurance provider contacting me then?"

"Well, as you know, you're about to engage against terrorists in the Hajamik region of the northern Sebo continent of the planet Arauk, is that correct?"

He didn't know where they were, but; "Sure."

"By our estimation, fighting is expected to be the fiercest where your Regiment, the Kauntar 03-7, will be after a series of Grade 1 bombardment and our calculations say that, after conservative estimates, you'll likely need to "hold the line" for the 03-81st to be diverted to prevent the position being overrun. Obviously we need to reassess your coverage."

"Sorry, miss—"

"Ula-Kine, you can call me Ula!"

"Ula, then, but I don't even know that that's for sure—"

"We've cross referenced with our partners at Armasyn, I can assure you, we're up to date with our information. Which is why I'm calling you today with this limited opportunity to enroll in our *Chrome* plan. It will take as little as fiscal hour."

Vohn's computer terminal clicked and began whirring as the internal machine warmed up. He was getting updates, the tech must have completed her diagnostics.

"Look, I have to coordinate operations between three different Regiments and two branches of the Directorate, I don't have time—"

"We *always* have time, Sergeant Vohn, that's our right as human beings. Don't forget that. Which is why it's so important that you know that your coverage will not include your health and wellbeing should anything, profits forbid, you get in trouble today."

"Yes, thank you— wait, what?"

"That's right!" Somehow the cheeriness in the woman's voice did not falter in spite of the crippling news she was delivering. He imagined her in one of the assurance storefronts, probably even on the Armasyn flagship, safe and sound.

"Your combat zone has been revised as a result of these findings. We can no longer offer coverage to Silver and below assurance policies *but* we are offering anyone with a Good credit rating this rare opportunity to consider an upgrade!"

Vohn frowned, opening his small copy of the Manual from a breast pocket. The ingenious origami of the book blossomed beneath his fingers allowing him to quickly flit through the editions until he reached the passage regarding Conduct, interrupting Ula, "We were deployed before quat four of this fiscal cycle so the previous status remains along with the benefits provided. It's in our terms of service! There hasn't been a major engagement or loss in material to warrant a reassessment! You can't change coverage *before* combat! That goes against everything Assurance means!"

There was a pause on the line, static, then the associate's voice now bereft of excitement, "I know that this information might be upsetting, but, please, if I could ask you to remain professional."

"You're telling me a plan I've had for three contracts isn't going to be honored! How do you think anyone would react? You're peddling sandshit!"

"Have you received your updated briefing data, *sir*?"

Vohn scowled but looked back at his screen. It didn't take long to see what was the cause of all this now. A single word floating on his monitor after the location details and date.

Barakan.

"I... didn't know." Something in his stomach pulled. Like he suddenly need to evacuate his bowels, piss and vomit all at once. He needed a drink. He needed two.

He tossed the remains of the kauvic onto the deck plating and glanced at the door as he pulled a discrete pocket flask from a hidden compartment in his knee-guard. The rectified ethylform was crystal clear, made from a still hidden in one of the TX-10's in the 4-01's armored division.

He poured a fingers worth into his cup, watching the potent drops catch the light of his office. This would help, it always did and he kept it to manageable doses.

Maybe two fingers.

Armasyn MacroCorp wasn't holding back if Barakan were entering the zone. He read the deployment details that seemed more like a butcher's bill rather than any semblance of tactics. The Barakan would engage *during* the orbital strike, if such a thing was possible. He'd never worked with the Hegemon's elite or even near one of their combat zones but every Tributary whispered stories about monsters in their unmistakable empowered armor assault harnesses in the same way children told tulpa-stories to frighten each other before bed.

He'd forgotten he was still on the line, "I'm sorry."

"That's why Legion Group has provided this courtesy call." She said, self satisfied but switching back to her initial tone, "Now! looking at your previous quarterly cycles, you rarely utilize coverage and rely on make use of the Tributary Wellness program. Legion Group appreciates that kind of dedication to self-value and fiscal honor."

"My partner needs it more than I do." He grumbled, downing the drink. The twisting of his guts relaxed as his stomach exploded. He put the flask back in and took a menthtab from his table and popped it in his mouth to cover the smell. Other Tributaries would never rat each other out for a drink or two as a professional courtesy, everyone needed something to get them to face gunfire. But there were always quality agents sneaking around hoping you'd trip up. They got paid more for officers.

"Well! With a Chrome plan you wouldn't have to worry about shared deductibles anymore! And, of course, short of a direct event with the non-assurable Hegemon military formations, any instances that require reconstitution would be covered at a Grade 3 facility." She started listing off new therapies and optimized payment plans but she had stopped his brain at the idea of being able to step into a Grade 3 Clinic. They could basically regrow the parts you got shot off and could make better the rest that had been born bad. And who knows how much poison he'd soaked up on all those planets and colonies he'd had to march through.

He and Ewa wanted kids too. This would help. Nevermind the cost.

"How much?"



Vohn propelled himself to the left in a spray of dirt and grit, narrowly evading a barrage of automatic fire as the concealed nest sprang to life. Recovering a second later, he unleashed a spray of return fire without hesitation, firing from the hip. The Unionists, untrained as they were, duck back down in their cover. Scared.

They should have maintained their suppressive fire because now Vohn was moving on them. In his pocketsteel, headon, he could lean into just about anything not mounted on a combat vehicle and expect to get through.

There were three of them, wearing cannibalized gear from Indentured soldiers from the Children of Arauk's initial protests against the Directorate and anything else they thought might protect them. It didn't. They died. The last one pleading for her life, throwing down the brand new heavy-repeater even as Vohn kicked her chest in with the metal studs of his boot.

He took a quick visor-capture of the weapon. It was a Grade 2, nothing a Unionist should have.

It even still has the manufactory mold-lines.

He let go of the breath he'd been holding when suddenly he realized he was alone.

"*Ode-oshi.*" He muttered, falling into his mother tongue.

He'd been leading team seven, pushing through a section of terrain that had been scoured by a hyper-intensity lensic weapon from the upper atmosphere. The ship's gunner had been generous, carving a line that had exploded munitions, erased booby traps and had left almost a straight line of glassed soil allowing the Tributaries to all but run through the pass.

Then the hardened murderholes started appearing. The Unionists had waited until enough of them were about a kilometer in before their ambush and now a rolling battle was turning the entire pass into the worst warzone Vohn had ever been in.

They were dead, all nine of his comrades. They hadn't been protected by pocketsteel and had been torn to shreds by the Unionists.

Privileges of rank...

They hadn't been in pocketsteel like him, an officer who could afford the suit of semi-empowered armor. The survivor's guilt, the weakest of emotions, almost started to well up within him until he crushed it with the reminder that *he* was the reason he was alive. His personal success, his fiscal maneuvering, was the reason he had become an officer and could afford his pocketsteel.

Every choice, every victory, all of it had given him what he need to be alive.

"Profits be mine." He intoned the words of Dumno-Ualos. There was a buzz in his headset. He kicked the gore clinging to his leg and, almost in a daze, answered the call.

"03-7, Kauntar, Sergeant Vohn here." He said mechanically. "03-7 Actual, is that you?"

"Hello! Sergeant Vohn, this is Ula-Kine, from Legion Group! How are you?"

"How the f—"

His armor's SenseRig sent a jolt into his spinal tap and he dropped, rolled, just before a sniper's bullet almost tagged him, instead shattering a handful of glass and kicking up a cloud of heat blasted sand.

Vohn fired back, more to ease his nerves than anything. He scrambled into the makeshift bunker he had just cleared. It was a cramped sphere half-buried underground, likely made from Kowari alloy—strong enough to have shielded the three insurgents during the bombardment, complete with its own air supply. He shoved one of the lifeless bodies aside just as another round ricocheted off the sphere's lid, narrowly missing him.

"I just wanted to inform you that your credit line could not be verified, so, I'm calling you back so we can get you that Chrome plan we talked about earlier!"

Vohn looked over the lip of the sphere. It was a whiteout. Too much dust, too much of the planet burning, but the sniper had him dead to rights.

"I'm sorry, Sergeant Vohn are you there? I realize my signal might be patchy."

"Huh? Yeah, I'm, uh, I'm in the middle of... I'm at work." He dared raising his head.

"Well." Ula's voice became terse, "If we can't verify your credit line we can't link you and your partner's assurance account to the new plans. This is something *you* wanted... sir."

A bullet missed him by the skin of his teeth, the round bouncing around the sphere before burying into one of the Unionist bodies. But his pocketsteel's logicore had tracked the bullet's trajectory. He squeezed off a three-round burst looking at his visor's superimposed guesstimation as to where the sniper was. He waited.

"I have to inform you that if we can't fix this you won't be under any kind of coverage."

What? Oh!

"Wait, I'm here, sorry, just, yes let's deal with this. I left Kantaur on a freightliner contracted by Armasyn Armada 0-20. There were two descents—"

"Two? Why two? That doesn't make any sense."

A low flying transport banked, sweeping the area with backwash as it shot at something Vohn couldn't see. What he could see was the debris clouds clearing revealing the huddled corpse at where he had shot.

Thank the Margin.

"I don't know, I'm not in Armada." He said, leaning back and reloading his weapon. He needed to contact the TX-80, get more bodies up here and push onward. He wondered, only now, where were the Barakan? There's no way anything a bunch of ecological bleeding heart terrorists could have slowed them down, Grade 3 weapons or otherwise.

"Well, that explains it; we only tracked the time dilation for a single descent. You should have notified us the moment your expected arrival time changed. It's not easy tracking thirty *billion* customers; I'm sure you can sympathize." She sounded satisfied. "If you could update your personal time-debt with your banking representative, we'll cross reference that and send out hard copies."

Vohn laughed, an automatic reaction to his stress levels. He flinched as something big went up outside, sending tremors through the world. He wanted to raise his visor and wipe his face but that was how you tempted the odds. He was just lucky to be alive.

"Can you send something over now?"

"I'm not going to be available for hard copies for a while, Ula." He was ready to go back into it. "Maybe once we wrap this up."

"Our representative office, that's where I'm at, is on the warliner attached to your assignment, not to worry! But, it will mean that you won't be covered in the interim, but that will only be a few hours, I'm sure!"

Wait, what?

"Not covered at all? Are you insane? I'm literally getting shot at you *ode-obun* hag!"

"This is our policy, *sir*. If you had followed the protocols as outlined in the Manual and strengthened by Legion Guild's terms of service, we wouldn't be here in the first place. I don't appreciate your cursing."

There was a click in his headset.

He licked his lips. He wanted a drink. Why was this happening to him?

"I can do this." He breathed in and out, calming himself.

Me.

He'd made it so far. He could keep going. They'd cleared enough of the pass to risk the armored division coming up to securing the rest, and the Barakan would annihilate everything the *Children of Arauk* were trying to selfishly keep for themselves. If he could just stay behind those two formations he'd be fine.

There was a scream of tearing metal as daylight poured in, momentarily blinding him even with his visor darkening to compensate. He swung his rifle up but it was yanked out of his hands so hard and so fast that he heard rather than felt his right index finger yanked off his hand.

Something in the back of his mind said that that was going to cost him without his Silver plan.

It didn't matter, though, because looking down on him was a Barakan Elite.

Vohn's sluggish brain recalled odd details about the armored giant above him. How these things were still human but just *more*. They had their own equipment, gear, training, but they were still human.

They must think I'm one of the Unionists because I'm in this thing!

He raised his hand, now spurting blood, "A-Armasyne! I'm with Armasyne! Long-Contract, eight-oh seven, exclusive! I'm a Sergeant in the 03-7 Kantaur Regiment!" He stood, shaking, his pocketsteel jamming.

The Barakan regarded him through the twin domes of its 0-7 Tetsudyne Assault Harness, its massive double-barreled cannon tracking his movements with eerie precision.

"Love of the Balancesheet, please don't! We have the same employer!"

Then, with a mechanical exhalation through its mask's exhaust. The Barakan eased its grip on the cannon, its movements surprisingly fluid for such a massive figure.

"We're on the same side!" Vohn raised his hands feeling his mouth smiling as if that might help. He absently regarded that he had just pissed himself.

Then the Barakan pointed to its chest with a light, almost gentle, *tap-tap-tap*.

Vohn looked at the spot on the Barakan's armor which was marked with the MacroCorp logo of the *Five Hands Holistic Panaceuticals*, the telltale hands interlocked in greens and white. The Barakan Elite had come to the planet Arauk, not for Armasyne but for another MacroCorp.

How was that even possible? The Directorate had been notified of their arrival!

How had Legion Group just let this happen?

The gun lowered. Vohn closed his eyes, only one thought remaining.

I'm out of coverage...

The **Arauk Disclosure**, a series of brutal conflicts spanning the Arbolay Star System from 9/61-242 to 9/62-248, saw the primary contenders emerge as **Armasyn** and **Five Hands Holistic Panceutical** MacroCorps, alongside various minor local governments, following an apparent accounting discrepancy.

The cause of the conflict was the land-lease over the fertile northern continent of the planet Arauk offered to both Armasyn and Five Hands. A concession believed to have arisen from conflicting dealings by eager Araukan politicians and a lucrative bidding war between the MacroCorps.

Five Hands Holistic Panceutical MacroCorp deployed their contracted 208th Division of Barakan Elite, colloquially known as "Shatterfist," asserting their intervention as necessary due to perceived despotic and illegal non-Hegemonic forces' alleged takeover of the planet prior to their arrival. They maintain ignorance of the presence of Directorate forces aligned with Armasyn, citing their own Directorate Regiment's lack of awareness of friendly forces in the engagement.

The resulting conflict led to the near-total annihilation of Directorate and Armasyn mercenary groups, compelling their retreat back into orbit. As per the Law of Ownership, Assessors awarded the entire planetary lease to Five Hands despite vehement protests from Armasyn the following fiscal cycle.

In response, the Summit Board implemented a new three-stage oversight process for leasing planetary bodies, a framework that remains in effect to the present fiscal-cycle.

It is pertinent to note that Five Hands Holistic Panceutical's lease of the Arbolay system endures uninterrupted.