

In a smallish coastal town, there's a rumor that all the locals know. The rumor is about a small, rocky island called Sailor's Demise. Swimmers and Sailors who get too close to the Island tend to disappear. No one of the locals goes near the island.

Abby Connelly is a 20-year-old assistant at a local marine-biology lab, who has an acute fear of the sea. (She mainly just fetches coffee and stuff. They don't make her go out on the boats.) She feels stuck in this small town, with her father. She wants excitement and adventure in her life.

When Dr. William Arnost, is hired on as the new head scientist at the lab, he decides to study the area around Sailor's Demise, since no one else has ever done it. He's new and doesn't believe in the local superstition. The lab crew is short-staffed, however, so Abby is forced to come along to pick up the slack. Abby doesn't want to go, because of her fear of the ocean, but realizes she can't afford to lose this job, so she reluctantly agrees.

When the team arrive at the island, they start taking samples of everything (water, sand, specimens from the tide-pools, etc.), but they are soon attacked by a fierce and angry mermaid named Cahira. The rest of the team is able to make it back to the boat and sail off before the siren can catch them, but Abby is accidentally left behind.

The mermaid turns her murderous attention towards Abby, but it's low tide, and Abby is able to scramble up a cliff to a very small ledge, out of the mermaid's reach. Recognizing a stalemate, the mermaid settles on circling below her, waiting either for Abby to fall, or for the tide to rise, so Cahira can reach her.

The two of them end up talking a bit. Cahira is a mermaid of few words, but makes it clear that she's very territorial and does not tolerate humans tampering in her waters. Abby explains why she was there and convinces Cahira that she meant no harm. They talk a bit longer as Cahira considers her options.

Eventually, Abby gets so cold and tired, clinging to the rock-face, that her numb hands slip, and she falls into the water below. Instead of killing her, however, Cahira swims her back to shore, and makes sure her team finds her. Her team is relieved that she's alive and well, and question her on how she survived. Dr. Arnost seems particularly interested in her story, and Abby suspects he had some ulterior motives for going out to that island. She says she doesn't remember much, and doesn't give him any details. She notices Cahira still watching them all from a distance, and the mermaid seems grateful for Abby's discretion.

Abby starts walking the beach at night, hoping to see Cahira again, and eventually she does. She thanks the mermaid for saving her life. They end up talking and bonding, and agree to see each other more often. They meet many times in different places, always near the beach, and always where people wouldn't be likely to stumble across them. They play games, and ask each other riddles, Cahira tries to teach Abby how to swim, and they learn a lot about each other. They become fast friends, and Abby begins to develop a bit of a crush on Cahira as well.

In the meantime, Dr. Arnost is hunting for Cahira. He becomes obsessed with finding her and capturing her for study. Abby does her best to try to mislead him, and redirect him, without drawing too much attention or suspicion. One night, Dr. Arnost follows Abby, without her knowing, to one of her meetings with Cahira.

A fight ensues, Abby injures Dr. Arnost while trying to defend Cahira, and he, in turn, knocks her unconscious. Cahira is forced to bring Abby with her when she flees into the ocean. Cahira brings Abby back to her island, finds her a dry cave to stay in for the time being, and brings her any food and supplies she needs.

Now they're both wanted. Dr. Arnost goes public with the information he's collected so far. He claims that Cahira attacked him, and kidnapped Abby. He organizes search parties to "rescue" Abby, and capture Cahira.

Someone ends up snatching Cahira, when she's out getting food for her and Abby. She fights as hard as she can, but can't get away. She's brought to Dr. Arnost, and put in a tank. She realizes, now that she's captured, Abby will be stuck on the island with no way off, and no way to fend for herself. She pleads to be let go, or her friend will starve to death.

Abby's father hears Cahira's yelling, and realizes she's talking about Abby. He grabs a boat, and goes out to find her.

When a day goes by, and Cahira doesn't return, Abby suspects the worst, and starts to panic. She needs to get off of the island, not just for herself, but to save her friend. She remembers the swimming lessons Cahira had given her, but she's still terrified of the ocean. Still, she rallies herself, overcomes her fear, and plunges in.

She gets a good way out, when her father spots her, and pulls her into his boat. She explains the situation, and they both speed back to shore.

With a clever plan, and some help from the rest of her team, Abby is able to break Cahira out, and replace her with a dummy or another sea creature.

Cahira is free, Dr. Arnost is presumed a sham and fired, when he tries to pass off the replacement thing in the tank as a mermaid, and Abby has conquered her fear. The end.