

# At the Heart of Life Insurance by Mary Marz

## Why it's better to buy when you are young

Not that long ago, I was in my early 20s, healthy and single. No children depended on me. And purchasing life insurance was the last thing on my mind.

But that quickly changed, in a way I could have never expected.

My younger sister, Kerry, was an active teenager who loved sports. She planned to be a high school tri-sport athlete in golf, basketball and track. She walked into her freshman-year physical, an obligatory step on the way to making her dreams come true.

That's when she got news that her sports career might be over. The doctor had found a heart murmur, and it was a hurdle that couldn't be jumped.

He urged our parents to schedule an EKG and limited Kerry to playing just golf. A few months later, on the day before basketball tryouts, Kerry was diagnosed with Long QT syndrome, a heart condition that can lead to sudden death. It was the beginning of the end of her sports career.

The following year Kerry began to experience fainting spells, heart palpitations and hyperventilating episodes. One episode on the golf course sent her to Cleveland's Rainbow Babies and Children's Hospital, where doctors surgically placed a defibrillator on her heart. "It will shock you back to life if you go into cardiac arrest," they said.

We couldn't believe what was happening. Kerry was a healthy, energetic teen. None of this was making any sense.

The things she loved to do, she could no longer do. She couldn't play sports. She couldn't get close to loud speakers. She couldn't talk

with her cell phone up to her left ear. She couldn't even watch scary movies, since it could trigger a shock to her heart.

When I was at work a few years later, another shock hit me.

I was listening to a presentation by ERIE Agents Jim and Bob Murray of the James J. Murray Insurance agency when it came. Jim told us about his previous bypass surgeries and said, "It left me ineligible to purchase financial protection on my own life."

"Kerry," I thought. She did not have life insurance before she was diagnosed. Now, she might not be eligible.

It might not have been the most traumatic repercussion from her condition, but in the long term, it will affect her and her family's financial future.

Another difficult realization was that my parents could have purchased life insurance for Kerry, as early as when she was 15-days-old, and she could have renewed that policy throughout her entire life, no matter what diagnoses came along.

But people didn't talk about life insurance back then, especially for their children. Even now, it's not an easy or common conversation.

The light bulb went on, and I purchased a 20-Pay Whole Life insurance policy at the age of 24. When I do have children, I'll make sure they have the same protection, for their lifetime.

I know Kerry, who's now studying to be a nurse, will do the same. ●



**Kerry Hersch and Mary Marz**

**Don't wait until it's too late to talk to your ERIE Agent about life insurance.\* If you're young, healthy and have a good family health history, now is the best time to think about life insurance. And if you have children, ask your Agent how you can keep them protected, and their future children protected, no matter what turns life takes.**

Mary Marz is a project manager for Erie Insurance and a self-proclaimed life insurance advocate since learning of her sister's situation.

\*Erie Family Life insurance not available in New York