



Christy Dunaway

Love Insurance

Christy and Daryl Dunaway's love story began as a friendship and stayed that way for more than a decade until, as Christy says, "I understood that love was about having someone who loves you as you are—heart and soul."

Daryl also understood at a deep level that he needed to protect his love for Christy on a financial level, as well as an emotional one. He and his friend John had started a business together, Handicapable Vans, which adapts vehicles for people with disabilities. It's something both men knew about from firsthand experience. Daryl had become paralyzed from the chest down in a diving accident at 15; John was a quadriplegic as well.

The partners arranged legally for the business to pass to the other if one were to die, but Daryl knew he also needed to ensure his wife would be taken care of financially. Culpepper Webb, an insurance professional, worked hard to get Daryl the life insurance he needed and made sure he increased it as his business grew.

It was fortunate that both men were so adamant about getting—and increasing—that coverage. Daryl faced his life

with joy and optimism, despite his physical limitations, but it was eventually his body's inability to shake off a series of infections that took his life at 57.

Christy was overwhelmed with grief in the wake of his death. She credits Daryl's life insurance with giving her time to grieve, and then being able to move on with her life. "It meant I didn't have to sell our home, which we had adapted to meet our needs," says Christy. In addition, she has opened her own consulting firm, which had been a joint goal for the couple. "Life insurance has allowed me to take action on our dream," she says.



Learn more about who needs life insurance and why at www.lifehappens.org/LI.

