



Area Woman Shares Info About Loss of Son and How She Now Tries to Help Others

by Lauri Cunningham
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Each time I see a story about another young adult dying, immediately my heart goes out to their parents.

When we lost our son, Connor, in an accident in 2014, one would think we spent the next year simply grieving his loss. Instead, we realized how unprepared we were for our adult (18+) child.

We had no legal documents in place that would allow us to step in as parents and help him, nor have access to the details of that horrid night.

The year following his death was an upheaval of lessons about what we should have had in place for our adult child.

Every parent that would like to be included on decision making if their child is unconscious after an accident, be that medical or financial, need legal documents in place.

The day our remaining children turn 18 we put in place: A Durable Power of Attorney for Medical and Property, as well as a Last Will and Testament.

Why would we need a Will for our 18 year old son? What did he own besides an X Box One and a hefty I-Tunes account?

He owned our under-insured motorist policy. He was an adult on our policy, therefore paying to him instead of us.

He died, so it then went to anyone with a claim on the money.

For example: A \$39,000 helicopter ride that was already paid \$10,000 by our medical insurance policy, per an agreement as a fair and reasonable charge for services.

No one thinks of this, unless you've walked similar paths. I share it because I never want anyone to be in our shoes. It's better to prepare than repair.

Since this time, I obtained my insurance license and am now a broker for Legal Shield. I wanted to make sure I could guide people to completing this process completely and affordably.

I'm happy to help anyone that is interested in being able to respond versus react in these situations, praying you never need to use it.

If you'd like a story on any of this, I'm available to talk or feel free to use this letter.

This also pertains to COVID, people being in the hospital alone and loved ones wanting information. (HIPPA)

Peace & Blessings,

Lauri Cunningham