

True Stories



Harry Waizer's life changed forever on September 11, 2001. He began his morning like any other, boarding a commuter train near his home outside of New York City to arrive at his office at One World Trade Center at 8:40 a.m. When the building was hit, Harry was in an elevator on his way to his office on the 104th floor. Despite third-degree burns over much of his body from blazing jet fuel, Harry walked down 78 floors to the lobby where he was rushed to a burn center.



For the next two months, Harry fought for his life. He staved off numerous infections and pneumonia, and even spent time in a coma. Then he spent three months in a burn center undergoing rehabilitative therapy. Finally, he returned home to his wife and three children, ages 11 to 14.

When disaster struck, Harry was financially prepared. Within 30 days, he was collecting benefits from several long-term disability policies that helped, along with some money from his employer, to replace his entire working income.

Harry also owned several whole life insurance policies as well as a term life policy that was converted to a whole life policy once the disability occurred. Each of his policies carried a disability waiver of premium provision, which means that his insurance company now pays all of Harry's premiums and will continue to do so until he's able to return to work. These premiums amount to more than \$25,000 a year being contributed to his policies, which will help with future college costs for his children and supplement his retirement income. "Having this insurance gave me an ease and comfort I would not have otherwise had," Harry says.