Off the Racetrack
With Danica Patrick

You may know race car driver Danica Patrick for her ground-breaking career on the racetrack. This September, however, she will be front and center talking about the power of life insurance as the spokesperson for Life Insurance Awareness Month, which is coordinated by Life Happens. Here she opens up about life and life insurance.

1. You’re a consummate—and fierce—racing professional, but everyone has to start somewhere. Do you remember your first race?
   It’s actually quite unforgettable. My sister and I started to race Go Karts when I was 10, and she was 8. The first time we took them out, it was in the big parking lot behind my parents’ business. We set up cans in a circle so we could do laps. But once out there my brake pedal fell to the floor, and I had no idea what to do. Instead of turning or spinning out, I just went straight, and at the last minute veered to miss a construction trailer and crashed into a concrete wall. I twisted the Go Kart, flew back, got bruised legs—the whole deal. It didn’t scare me away, but by all means my first racing experience did not go well.

2. When did you first get life insurance—or at least consider it?
   It was an easy decision for me to get life insurance at a young age. I participate in a risky sport where I drive 200 miles an hour with concrete walls around me. Plus, I’ve been fortunate to have a successful career from the beginning, and I want my family to be looked after if something were to happen to me, especially since my parents sacrificed so much for me to get where I am.

   But going a bit deeper, both my parents lost their dads when they were teenagers, and neither had any life insurance. My mom was one of five kids, and remembers that her mom had to sell most of the farm off as a result. When my sister and I came along, my parents got life insurance. They wanted to make sure, based on their experience, that we would be taken care of if something happened to them. That certainly stuck with me.
3 People might be thinking, “Well, I’ll never be racing at Talladega. I don’t need life insurance.”

Granted, my situation is unique. Most people don’t drive race cars for a living, so I think it’s probably easy for them to put off getting life insurance. You think you have time. You’re not expecting anything to happen, but it can. A good friend of mine in racing just lost his car chief to a heart attack at 34 years old. That’s crazy. Bad things can happen. That’s just life. And that’s why life insurance is just an easy and smart way to eliminate a risk from your life.

I also think there’s a misconception that only the primary breadwinner needs life insurance. The other partner may be doing the cooking and cleaning, running the kids around and all sorts of things that help the family operate. If something happens to them, those things still need to be done, and there might not be enough time in the day for the other half to take care of those things or the money to hire someone to do it. So it’s smart for both to have life insurance.

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4 What’s it like to be a woman in a male-dominated sport?

It’s challenging to answer that because that’s all I’ve ever been, but what does it mean? It means anything is possible. It means you’re only as good as your goals and your aspirations. So, shoot for the stars and land on the moon! That’s my plan.

5 We all want to know what you’re like behind the wheel when you’re just driving down the road.

Well, I have to admit, I’m pretty aggressive on the regular road. I’ve been told I need to take that aggression from the road to the racetrack more often. So I’m practicing that! It’ll pay off a lot better in my job.

6 Any parting advice?

When it comes to life insurance, think about it this way: If you were to pass away, it’s going to be awful for those left behind. There are people who are going to mourn and suffer—perhaps financially as well, and whatever you can do to make that transition as easy as possible is the kind thing to do, the unselfish thing to do.