

## Protecting Your Records

Coping with the after effects of a disaster is difficult under any circumstance, but when vital records are lost, the trauma compounds. If you haven't done so already, take a few hours to organize your important documents and put them in a safe place. Even if you never experience a disaster, the peace of mind gained from organizing your records is well worth the few hours spent on this important task.

### Safe Deposit Boxes & Home Safes

Typically there are two ways to protect your records and other irreplaceable items from disaster are to store them in a safe deposit box at a bank or place them in a home safe. But what if you can't access them or your home is destroyed?

- Make a copy of your documents and mail a copy of them (or original) to a family member out-of-state or in an area that is outside of hurricane prone areas. Put original or copy in a home file box that can be taken with you when you evacuate.
- Scan the documents into your home computer and then make a CD. Keep a CD with your documents in a home file box that can be taken with you when you evacuate. Mail a copy to a family member out-of-state.
- Record the documents with County Clerk (especially DD 214s).

### What items should I store?

Store originals of records that would be difficult to replace in a safe deposit box at a bank. These boxes can be rented for about \$30 a year. Consider using a bank that is some distance from your home to decrease the chances of the bank being affected by the same disaster.

Records to put in a bank safe deposit box include:

Birth, death, and marriage certificates	Divorce and child custody papers
Adoption papers	Passports
Military records (includes DD 214)	Social Security cards
Copies of drivers' licenses	Mortgage/property deeds
Stock and bond certificates	Car titles
List of insurance policies (life, health, disability, long-term care, auto, homeowners, renters), including the type, company, policy number, and name of insured	Copies of power of attorney, living will, and other medical powers
Trust documents	

Note: Generally, the original of your will should not be kept in a safe deposit box because the bank may seal the box temporarily at your death. Keep the original of your will at your lawyer's office and copies of it at home and in your safe deposit box.

## **I would rather store my documents at home than at a bank. What do you suggest?**

A home safe is a convenient place to store important papers, but could it withstand a fire, flood, or tornado? At the very least, buy a safe that can withstand temperatures up to 1700 degrees. If possible, place the safe in the basement to decrease the risk of it falling through the floor in the event of a fire. Be sure to keep the safe locked at all times, and tell someone you trust where you keep the key or combination to the safe. Below are some suggestions:

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## **Records in a Disaster Supplies Kit**

Keep copies of essential household records in a disaster supplies kit so they are handy if you need to evacuate. This includes large purchases with serial numbers and receipts.

## **What records should I keep close by?**

Think about the records you would want to take with you if you suddenly had to evacuate your home during a disaster. These records should go into a disaster supplies kit that you could grab either on your way out of your home or bring with you into the safe room if you go there. Consider making copies of all the records you have stored in your bank safe deposit box or home safe and put them in a portable, fire-resistant, waterproof box that you keep nearby at all times. (You might even want to keep irreplaceable keepsakes and photographs in this box.)

Other records to keep in your disaster supplies kit might include:

Letter of instruction to your loved ones in case you are not there to help them through a disaster.

Federal and state tax returns (if you have room, store all of your returns here, but if not, at least keep the three most recent ones in the kit)

Copies of important medical information, including your health insurance card, doctor's name and phone number, immunization records, and prescriptions (including prescriptions for glasses and contacts)

Home improvement records

Inventory of your possessions

- Warranties and receipts for major purchases
- Appraisals of jewelry, collectibles, artwork, and other valuable items
- Credit card records
- Retirement account records
- Recent checking, savings, and investment account statements
- Rental agreement/lease and/or mortgage documents
- Recent pay stubs and employee benefits information
- List of emergency contacts, including doctors, financial advisers, and family members
- Backups of critical digital information, such as any accounting files
- Safe deposit box information (location, contents, and key)
- Current photographs of family members
- Copies of medical prescriptions

*Store the box in a place that is easy to get to if you suddenly have to evacuate.*

### **What other record keeping should I do?**

Send copies of vital records to an out-of-town friend or relative, as well as to anyone named in a document, such as a trustee or a beneficiary.

In addition, maintain a written and photographic inventory of your possessions, including model and serial numbers, so you can estimate the value of your property for insurance or tax purposes if it is damaged or destroyed in a disaster. Receipts provide even better proof. Put one copy of the inventory in your portable disaster supplies kit, another in your safe deposit box, and send a third to an out-of-town relative or friend.

When you take photos of your possessions or videotape them, remember to include your property's exterior, your vehicles, and the contents of your garage, closets, and attic. Don't forget inexpensive items as well as precious belongings. If you're videotaping, audibly describe the item, when you bought it, and how much it cost. Finally, get a professional appraisal of jewelry, collectibles, artwork, or other items that are difficult to value, and update the appraisal every two or three years. There are professionals who will videotape your possessions for a reasonable fee; ask your insurance agent for a referral.

Then, once or twice a year, go through your safe and disaster supplies kit to make sure your records are up to date. Be sure to update your records after making major purchases or completing major remodeling projects.

One other tip: If you ever experience a disaster, plan to keep a written record of events to help substantiate your expenses and losses to the insurance adjuster.

### **What else should go into a disaster supplies kit?**

Set aside enough money for your family to get by for a week if you cannot get home. Banks and ATMs are unavailable, power is out, etc. The money should be in the form of cash, traveler's checks, and a roll of quarters (to use in pay phones if you can find one). Also store negatives of irreplaceable personal photographs, protected in plastic sleeves.

## Personal Records Information

The purpose of this document is to provide you and your loved ones with a handy reference to account for important papers. This locator should be maintained and stored in an accessible spot.

Use a pencil in completing this checklist to allow for changes that may be necessary. Review the checklist to allow for changes that may be necessary. Review the checklist annually as you review life, auto, homeowner, and other insurance policies or other important documents.

### 1. Personal Information

Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Place of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Mother's full name: \_\_\_\_\_

Father's full name: \_\_\_\_\_

Name of Spouse: \_\_\_\_\_ SSN: \_\_\_\_\_

Place of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Mother's full name: \_\_\_\_\_

Father's full name: \_\_\_\_\_

In case of Emergency notify: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: Home \_\_\_\_\_ Work \_\_\_\_\_

### 2. Safe Deposit Box Information

Bank Name: \_\_\_\_\_ Box Number: \_\_\_\_\_

Address: \_\_\_\_\_

### 3. Attorney Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

4. Location of Documents:

DOCUMENT	LOCATION
Will	
Spouse's Will	
Trust	
Power of Attorney (POA)	
Spouse's Power of Attorney (POA)	
Mortuary Planning Sheet	
Living Will	
Advance Medical Directive	
Spouse's Living Will	
Spouse's Advance Medical Directive	

5. Life Insurance:

Insurer: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Location of policy: \_\_\_\_\_

Insurer: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Location of policy: \_\_\_\_\_

Insurer: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Location of policy: \_\_\_\_\_

6. Other Insurance:

Type: \_\_\_\_\_ Insurer: \_\_\_\_\_  
Policy #: \_\_\_\_\_ Location: \_\_\_\_\_

Type: \_\_\_\_\_ Insurer: \_\_\_\_\_  
Policy #: \_\_\_\_\_ Location: \_\_\_\_\_

Type: \_\_\_\_\_ Insurer: \_\_\_\_\_  
Policy #: \_\_\_\_\_ Location: \_\_\_\_\_

7. Bank Accounts, IRA, KEOGH

Institution: \_\_\_\_\_ Type of Account: \_\_\_\_\_

Account #: \_\_\_\_\_ Location: \_\_\_\_\_

Institution: \_\_\_\_\_ Type of Account: \_\_\_\_\_

Account #: \_\_\_\_\_ Location: \_\_\_\_\_

Institution: \_\_\_\_\_ Type of Account: \_\_\_\_\_

Account #: \_\_\_\_\_ Location: \_\_\_\_\_

Institution: \_\_\_\_\_ Type of Account: \_\_\_\_\_

Account #: \_\_\_\_\_ Location: \_\_\_\_\_

8. Other Securities, Stocks

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Name: \_\_\_\_\_

Location: \_\_\_\_\_

9. Titles, Certificates of Ownership

Title to: \_\_\_\_\_ Location: \_\_\_\_\_

10. Tax Records

Type: \_\_\_\_\_ Year: \_\_\_\_\_  
Location: \_\_\_\_\_

11. Other documents, mortgage, marriage licenses, divorce decree, birth certificate, discharge DD 214

Name: \_\_\_\_\_ Location: \_\_\_\_\_

12. My address book is located: \_\_\_\_\_

13. The following people should be contacted:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_