

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

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.

What should I store in a safe deposit box?

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
- 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.

I keep a lot of records at work. Is that OK?

Think what would happen if a disaster destroyed your office. Consider keeping copies of records at your office and storing originals of vital records, including back-up disks of important digital information, in a bank safe deposit box. Tip: Separate records and receipts for business and personal assets because business and personal gains and losses are accorded different tax treatment.

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.

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 three days 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). 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 annually as you review life insurance, auto insurance or other important documents.

1. Personal Information

a. Your Name: _____ SSN: _____

Place of Birth: _____ Date of Birth: _____

Mother's Name: _____

Father's Name: _____

b. Spouse's Name: _____ SSN: _____

Place of Birth: _____ Date of Birth: _____

Mother's Name: _____

Father's Name: _____

c. 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)	
Durable (POA)	
Spouse's Durable (POA)	
POA for Health Care	
Spouse's (POA) for Health Care	
Mortuary Planning Sheet	
Advance Medical Directive to Physician and Living Will	
Spouse's AMD to Physician and Living Will	

5. Life Insurance

a. Insurer: _____ Policy # _____

Location of policy: _____

b. Insurer: _____ Policy # _____

Location of policy: _____

c. Insurer: _____ Policy # _____

Location of policy: _____

d. Insurer: _____ Policy # _____

Location of policy: _____

6. Other Insurance

a. Type: _____ Insurer: _____

Policy: _____ Location: _____

b. Type: _____ Insurer: _____

Policy: _____ Location: _____

c. Type: _____ Insurer: _____

Policy: _____ Location: _____

d. Type: _____ Insurer: _____

Policy: _____ Location: _____

7. Bank Accounts, IRA, Keogh

a. Institution: _____ Type of Account: _____

Account #: _____ Location: _____

b. Institution: _____ Type of Account: _____

Account #: _____ Location: _____

c. Institution: _____ Type of Account: _____

Account #: _____ Location: _____

d. Institution: _____ Type of Account: _____

Account #: _____ Location: _____

e. Institution: _____ Type of Account: _____

Account #: _____ Location: _____

f. Institution: _____ Type of Account: _____

Account #: _____ Location: _____

8. Other Securities, Stocks

a. Name: _____

Location: _____

b. Name: _____

Location: _____

c. Name: _____

Location: _____

d. Name: _____

Location: _____

9 Titles, Certificates of Ownership

a. Title to: _____

Location: _____

b. Title to: _____

Location: _____

c. Title to: _____

Location: _____

d. Title to: _____

Location: _____

10. Tax Records

a. Type: _____ Year: _____

Location: _____

b. Type: _____ Year: _____

Location: _____

c. Type: _____ Year: _____

Location: _____

d. Type: _____ Year: _____

Location: _____

11. Other Documents: Mortgage, Marriage License, Divorce Decree, Birth Certificate, Discharge DD214

a. Name: _____

Location: _____

b. Name: _____

Location: _____

c. Name: _____

Location: _____

d. Name: _____

Location: _____

e. Name: _____

Location: _____

f. Name: _____

Location: _____

12. Address Book

a. My address book is located: _____

b. The Following people should be contacted:
