

What If Disaster Strikes?

How to Avoid Losing Important Documents and Family Treasures

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Long-term preparedness:

- If you lost your home or computer and all of its contents.....
- What would you lose that you really need?
- What would you lose that would be a painful personal or family loss?
- Make copies NOW and store them somewhere safe!!

Two categories of items to be scanned/copied and stored safely:

- Legal and personal documents
 - Documents that could be used for identity theft or other fraudulent purposes
 - Highest priority those that can't be replaced easily
- Family memorabilia that might be lost forever
 - Limited security concerns
 - Intended to be shared with friends and family

Options for copying:

- Photocopies of paper documents
- Scanned files of paper documents (saved as .pdf files)
- Scanned photographs (saved as .jpg files)

Options for storing backups in safe location

- Safe deposit box in financial institution
- Fireproof, water resistant, lockable home safe
- Lockable, fireproof, water-resistant home file cabinet
- Cloud storage service

Why use "the cloud"?

- All files stored on servers at your cloud service provider's location
 - Safe, secure, decentralized
- Convenient way to store your files on the service provider's servers
 - Can be accessed from any computer anywhere with an Internet connection
- Files can be shared with others via the cloud
 - You control who has access

Documents with personal information:

- Social security cards
- Birth, marriage, death, adoption, divorce, citizenship certificates
- Current driver's license
- Records of military service
- Current passports
- Current wills
- Current POAs, advanced directives

Documents with financial information:

- Bank names and account numbers
- Copies of all active credit cards (front and back)
- Records of all current investments (e.g., mutual funds, IRAs, CDs, annuity contracts, including most recent statement)
- Tax returns for last 3 years, preferably last 7 years (can be saved from tax preparation software)
- Current life insurance policies
- Documents related to current and recent loans

Home related documents:

- All documents related to home ownership
- Current mortgage contracts and related documents
- Homeowner's insurance policy
- Home inventory list for insurance purposes (with photos)
- Most recent property tax statements
- Important receipts for personal property

Health care related documents

- Medical, dental, and vision records for significant conditions
- Office visit summaries for significant conditions
- Vaccination records
- Injury reports

Vehicle related documents:

- Current title for each vehicle
- Current vehicle loan or lease contracts, if applicable
- Current insurance policy for each vehicle
- Warranties
- Current maintenance/repair records for each vehicle

Employment related information:

- Current resume
- Old resumes if they contain additional information
- Copies of diplomas, graduation certificates, college degrees, transcripts, training records

Important computer files:

- List of all software applications installed
- Any important contents of My Documents folder
- All other important files/folders maintained on desktop
- If using desktop e-mail software (e.g., Outlook), backup file of all folders in which e-mail messages are filed
- Backup files of current Bookmarks/Favorites

Other general information:

- Contact information for family, close friends, offices with which you do business (home phone, office phone, cell phone, street addresses, e-mail addresses)
- Church membership records, including baptism certificates, blessings, etc.
- Funereal contracts, including records of pre-paid fees

Survivor instructions/guidance (as applicable, not an all-inclusive list):

- Life insurance
- Survivor income sources, procedures
- Bill payments
- Health insurance
- Family computers
- House
- Motor vehicles
- Safe deposit box
- Income taxes
- People/entities you need to contact
- Will, POA, final disposition wishes
- Checklist for survivor/executor

Checklist for survivor/executor

- Contact attorney as appropriate
- Obtain multiple copies of death certificate
- Notify primary care physician and current specialists
- Cancel all upcoming appointments
- Notify life insurance company (need death certificate)
- Cancel credit cards or modify cards held jointly*
- Notify all financial institutions at which deceased had accounts*
- Notify all sources of deceased's income*
- Notify Social Security (funeral home may do that)
 - Social Security will notify Medicare, if appropriate
- Notify deceased's Medigap health insurance company
- Dispose of unused prescription medications
- Notify appropriate service if deceased had a military ID (including dependent ID)
- Notify the VA if deceased was receiving VA benefits
- Notify utilities if accounts were in the deceased's name
- Monitor the deceased's e-mail accounts for at least 6 months
- Monitor the deceased's cell phone for at least 3 months, then terminate that number
 - Copy photos and contacts that should be saved
 - Delete all unnecessary apps (e.g., Facebook, X, Instagram, anything Google)
- Terminate all social media accounts
- Notify civic/fraternal/professional organizations in which the deceased had memberships
- If the deceased belonged to a church, notify the church
- If the deceased was identified as a beneficiary in anyone else's insurance policy, the beneficiary list must be updated
- Notify the state DMV/BMV to terminate the deceased's driver's license
- Remove the deceased's name from motor vehicle titles*
- Update the names on auto and homeowner's insurance policies
- Cancel/modify tickets/reservations for upcoming travel
- Contact State Department to terminate the deceased's passport

Family records for sharing:

- Family photographs
- Correspondence of historical or sentimental value
- Documents of historical value
 - Birth, death, marriage certificates
 - Obituaries
 - Journals and diaries
- Genealogical files
- Home movies that cannot be replaced

Family-wide project!!

- Parents, siblings, children, grandchildren, cousins, aunts, uncles – the whole extended family!!
- Do spouse's side also
- Everybody has something
- Make assignments, pool resources

Long-term maintenance:

- Project is dynamic – it never ends!
- Important to update every 2-3 months to add newly received documents and photos
- Maybe once a year create a new master file incorporating all the updates