



PROTECT YOUR IMPORTANT DOCUMENTS

Batteries-check. Water-check, Flashlight -check, important papers.....what?!

Now that Hurricane season has begun, we are all getting prepared-just in case. You have all of the necessities for riding out a storm, but is your legal paperwork safe and secure...and accessible? If you have to evacuate immediately, can you quickly get your hands on your insurance policy (at least the policy number and declaration page), and medical records?

It is worth a little bit of time now to save a lot of time later.

Scan and make copies of your important documents. The original documents can be kept in a lock-box, fire-proof vault, or a safe deposit box at the bank. Keep an electronic copy saved on a USB or other type of external drive. It is recommended to save a copy of everything to the cloud, that way if your computer is damaged and you happen to lose the USB drive, you will still have access to everything. You can also email them to yourself, that way you can have easy access to them from anywhere. If having your personal data out there makes you uncomfortable, you can password protect the documents if they are saved as PDFs.

Here is a list of important documents to get you started:

Emergency Contacts

You should never rely on your cell phone for your contacts' information; if there is a loss of power and you are out of battery, you are at a loss. Your phone also may get lost or damaged. Write out all of the info and give each member of your family a copy (preferably in a waterproof bag).

Emergency contacts should include both in-state and out-of-state contacts. Your list should include phone numbers of:

- Everyone in your household
- Neighbors
- Relatives you talk with frequently
- Doctors
- Insurance Agents

Personal Credentials

- Birth certificate
- Social Security card
- Driver's license (front and back)
- Credit and debit cards (front and back)
- Marriage certificate or divorce decree
- Passport
- Living will
- Executor and estate planning paperwork



Property Documents

It is equally important to put your property documents in a safe place. At the very minimum, the following should be copied and saved:

- Mortgage/closing statement
- Home deed
- Car title
- Insurance policies
- Appraisal documents for jewelry or other valuable items

Medical and Financial Statements

- Health insurance card
- Prescription records
- Stock and bond certificates
- IRA or 401(k) account numbers

Below is a list of items to take with you if you have to evacuate. Keep them in a waterproof container with your disaster kit.

- Social Security cards
- Birth certificates
- Driver's license
- Homeowners insurance policy
- Health insurance card and list of medication you are taking
- Auto registration and insurance
- Savings and checking account information.

These items probably won't be needed at the time of an emergency, but afterwards they will come in handy. You may have mere minutes to evacuate, so before disaster strikes, collect, scan and copy.

Read it before you need it

As you are collecting and scanning your important documents, take a minute to look over your Homeowners Insurance Policy. Doublecheck that you have enough coverage, and make sure you understand what exactly is covered.

With replacement cost policies, you're covered for today's cost of replacing damaged possessions. Cash value policies cover items at their depreciated value, which means the reimbursement check may not cover a replacement at today's cost.

Don't forget about Flood Insurance.

Your homeowner's insurance policy does not cover floods ([click here for more info](#)). If you need to get flood insurance, keep in mind that flood coverage takes 30 days after your purchase date to be in effect.

