

# Protecting Important Documents

## What to Protect

Successfully winning the disaster game requires that you safeguard two things.

1. Your Health
2. Your Wealth

Your Health includes, of course, your life - and the life and health of your family or immediate group. Your Wealth means several things. People tend to think of wealth in terms of money, but in a disaster, money can mean very little. Wealth is best broken down like this:

1. Money (which fluctuates in value).
2. Major Assets (Home, vehicles, real estate holdings, etc.)
3. Material Possessions (other valuables, including contents of your home).

That's usually about as far as people think about wealth - because most people only think about wealth in the present tense...but there's MORE!

4. Your Identity
5. Your Education
6. Your Skill Set
7. Your Earning Potential

These four things (IESSEP) are closely related, but they translate to future wealth.

When thinking about your IESSEP, understand that as your life circumstances change, so will your needs in this area. If you are a retired person, for instance, you will not be too concerned with finding employment - but you will want to secure your investments, pension, SS, or other retirement benefits and accounts. If you are a college student, you will want to actively safeguard your transcripts and records of the current semester, as well as any financial aid you may be receiving.

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*“Before Katrina made me think about things in this way, I never did. When I got to Houston and settled in, within a few hours I was looking in the newspaper classifieds in the employment section. I figured that if New Orleans was down for a while, I might need to get a job where I was. As it turns out, there was a job in the paper for the exact job that I do and have done for ten years. The best part? It paid \$20,000 more than I was making.*

*Unfortunately, it quickly settled in on me that I wasn't going to get that job. Why? Because I had not one shred of documentation to prove my Identity, my Education, or my Skill Set. Everything by which I could document those things was in a house and office that was potentially being wiped off the face of the planet forever some 350 miles away. Not only was my resume hopelessly out of date, but no potential employer was going to be able to check my references anyway! I had failed to safeguard wealth, and the reality set in that the money I had in my pocket might be the most money I had in my pocket for quite a while.”*

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If you are going to abandon your house in 60 seconds, never to return, what are you going to want the most? Are you going to run to the filing cabinet and try to pull out all your critical documents? Are you

going to try to save those irreplaceable pictures? Run to the bedroom and snatch up the valuables? Try to figure out which of grandma's medicines you should toss in a bag while your spouse tries to get her out of the house? Are you going to try to pack some clothes?

Wouldn't it be fortuitous if you had everything you needed packed into one box all ready to go? All you need to do is grab that one box or bag and go? There are some things that cannot be replaced, and there are some things that are difficult to replace. Among the things lost by people to hurricane Katrina, I most heard about irreplaceable family photos. The second most lamented loss was vital records such as birth certificates, marriage certificates, and other documents that are tremendously difficult to replace when the government is shut down or only running on one cylinder. Third was cherished heirlooms, and way down in fourth place was the balance of personal property - including homes and cars.

If we are going to secure our documents, the first order of business is to collect these documents into one place. This is a universal necessity of any emergency plan. This may be somewhat difficult, because pictures may be mounted in frames, and other documents scattered about your home, office, and bank security boxes. So, take some time and get all your priceless photographs and personal documents together. Feel free to add anything I have missed:

#### DOCUMENT CHECKLIST

- 1) Photographs
- 2) Vital Records
  - a) Birth & Death Certificates
  - b) Social Security Cards
  - c) Marriage Certificates
  - d) Divorce Papers
  - e) Wills
  - f) Immunization Records
  - g) Business Licenses and Permits
  - h) Passports
  - i) FFL, Class 3 tax stamps, etc.
  - j) Military records
- 3) School Records
  - a) Report Cards
  - b) Diplomas
  - c) Transcripts
  - d) Training records and certifications.
  - e) Awards & certificates.
- 4) Work Records
  - a) Current Resume
  - b) List of accomplishments
  - c) Awards and certificates
  - d) Pay Stubs
  - e) Latest W2 form.

- f) Licenses, permits, and other work related documents.
- 5) Wallet Contents
  - a) ID Cards & Driver's Licenses
  - b) Credit Cards
  - c) Special licenses and permits. (CHP, CCW, etc.)
- 6) Insurance Records
  - a) Health Insurance Cards
  - b) Auto Insurance Cards
  - c) Homeowner's Insurance Policy
- 7) Property Documents
  - a) Real Estate Documents
    - i) Home Purchase Documents
    - ii) Rental and/or Lease Agreements
    - iii) Inspection documents
    - iv) Receipts for property improvements
  - b) Auto Titles
  - c) Auto Registrations
  - d) Receipts for big ticket items
  - e) Firearms records and receipts
- 8) Medical Records
  - a) Comprehensive lists of medications for each family member.
  - b) Dental records & x-rays.
- 9) Current bills.
  - a) Utility bills.
  - b) Car payments.
  - c) Mortgage payments.
  - d) Etc.
- 10) Any other records, receipts, or documentation that would be difficult or impossible to replace in the event of an emergency.

## How to Protect

Different people will have different needs. If you are not good with technology, then simply collect all of those items and organize them in some way. You may choose to keep them in a small fire safe, but whatever method you use to collect them, be sure that you can pick them up and walk out of the house with them easily. A briefcase or file box may be just the thing. It doesn't really cost anything to do this, and having everything gathered is mentally and emotionally beneficial even if you never experience a disaster.

### METHOD 1 - CHEAP & EASY

If you are the cheap and easy type, then take all those records down to a Kinko's and photocopy each and every one of them. Now you have two sets -the original set and a copy. If you want to take it a step further, you could go down to a Notary and have certain things notarized as true copies. Tuck all those copies some place safe. Maybe you'll put it in a locked drawer in your desk at work. Better yet, put it in an envelope and send it to a trusted friend or family member who doesn't live in your state.

### METHOD 2 – Electronic Storage

My personal planning is somewhat more elaborate, and in the modern age, technology can be very handy. I like to leverage technology in my own way, but if you have other methods that work for you, by all means use them. I strongly recommend that part of your plan is to have several pieces of technology available to you:

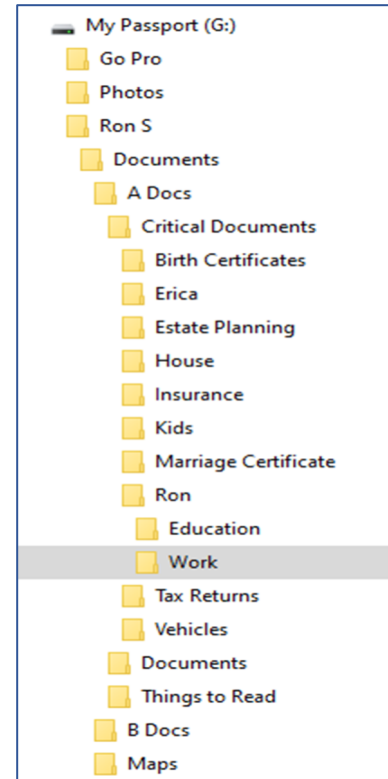
1. Laptop computer.
2. Document Scanner.
3. Color printer.
4. USB external hard drive of at least 500 GB.
5. USB Flash Drive of sufficient size to store all scanned documents. (At least 1 GB.)

1. Scan all your irreplaceable photographs in full color and save them on your hard drive. Organize them in a way that is logical. I use a basic folder structure that breaks them into years and months. As I use a digital camera, I also keep all those images in the same folders in the same way. Of course, you will not have digital files of such things as pictures from your grandparent's wedding, so you will need to scan those and store them. If you scan them at a minimum of 300 DPI, you will be able to replace them by printing them out on a color or photo printer. As an aside, these 'reprints' make great gifts for other members of the family. Copies of the files turned into slide shows and put on DVDs and CDs also make great gifts and provide an extra level of security. You could always get a copy off the copy you sent to a family member, for instance, if anything ever happened to yours.

2. Scan all your vital documents. If you are in doubt about what to scan, scan everything, including the full contents of your wallet. If you lose your wallet, you will be very grateful to have a record of exactly what was in it. Replacing vital documents during or after an emergency may be difficult or impossible. Having digital copies will be a great relief, even though reprints may not be considered legal documents. In the process, collect other valuable documents - like your resume - into a folder.

3. Copy the vital documents onto a USB flash drive and keep it with you. You will be able to reference credit card numbers, and driver's license information, and many other things besides, securely from any computer. Make sure you use digital encryption to secure your digital documents.

4. Copy your photos, vital documents, and any other files you want to secure, onto the external hard drive each week. If your laptop is lost, stolen, or otherwise malfunctions, you will have a full copy of its contents. Again, make sure you use digital encryption to secure your digital documents.



### Method 3 - REPORT BINDERS

Scanning is a rather slow process. I accomplished mine over several evenings while watching TV or doing other things in the middle. As you scan each document you will also want to file it and organize it in some way. A portable file box is one easy way. The method I chose was to use some report binders from Office Depot. I created a report binder for each member of the family, and one for 'other' records. I then inserted the documents into the clear plastic protectors. When I need to find a document, I can quickly flip through the binder.

That brings me to a final admonition in this context. Having your documents pulled together isn't something you do just once. It's a process that you have to start at some point, and once you have everything together, it doesn't stay that way by magic. You must continuously maintain it. When you get a new license, for instance, you need to scan it into your encrypted store and then make sure that all your secondary copies get updated as well. Keep those files up to date, and you will be very far ahead of the curve in an emergency.

# PERSONAL IDENTIFICATION AND CONTACT INFORMATION

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

## IDENTIFYING & MEDICAL INFORMATION – SEE REVERSE FOR ADDITIONAL

DATE OF BIRTH	GENDER	WEIGHT	HEIGHT	RACE	HAIR COLOR	EYE COLOR	NATIONALITY & LANGUAGE
DISTINGUISHING MARKS OR FEATURES							
BLOOD TYPE		ALLERGIES					
DISEASES/CONDITIONS							
MEDICATIONS							

## HOME ADDRESS

ADDRESS	PHONE #1
	PHONE #2

## WORK/SCHOOL

ADDRESS	PHONE #1
	PHONE #2
	CONTACT NAME

## EMERGENCY CONTACT #1

NAME & RELATIONSHIP	ADDRESS
PHONE #1	
PHONE #2	
EMAIL	

## EMERGENCY CONTACT #2

NAME & RELATIONSHIP	ADDRESS
PHONE #1	
PHONE #2	
EMAIL	

## EMERGENCY CONTACT #3

NAME & RELATIONSHIP	ADDRESS
PHONE #1	
PHONE #2	
EMAIL	

## EMERGENCY CONTACT #4

NAME & RELATIONSHIP	ADDRESS
PHONE #1	
PHONE #2	
EMAIL	

**SEE REVERSE FOR ADDITIONAL INFORMATION**



CUT ALONG DOTTED LINE AND DISCARD

# Document Checklist

	Description	Institution	Number	Notes
<b>Photographs</b>				
	Pictures			
	Videos			
	Scrap Books			
	Albums			
	Letters, Postcards, etc...			
<b>Vital Records</b>				
	Birth Certificates			
	Death Certificates			
	Social Security Cards			
	Marriage Certificates			
	Divorce Papers			
	Business Licenses and Permits			
	FFL, Class 3 Paperwork, etc.			
	Estate Planning Documents			
	Trusts			
<b>Identification Records</b>				
	Passport			
	Driver's License			

	Wallet Contents			
	Hunting & Fishing Licenses			
	Concealed Weapon Permits			
	Other Licenses and permits			
<b>School Records</b>				
	Report Cards & Transcripts			
	Diplomas			
	Training records			
	Certificates			
	Awards & Recognitions			
<b>Work Records</b>				
	Current Resume			
	List of Accomplishments			
	Professional licenses and permits			
	SF-50			
	Certificates and Awards			
	Pay Stubs			
	Latest W2			
	Other work related documentation			
<b>Medical Records</b>				
	Medical History			



	List of Allergies			
	List of Medications			
	Immunication Records			
	Dental records & X-rays			
<b>Insurance Documents</b>				
	Homeowner's Policy & Documents			
	Health Insurance & Cards			
	Auto Insurance Policy & Cards			
	Riders or other insurance			
<b>Property Documents</b>				
	Home Purchase Documents			
	Bills of Sale			
	Title Insurance			
	Inspection Documents			
	Rental and/or Lease Agreements			
	Receipts for property improvements			
	Auto Titles			
	Auto Registration			
	Reeipts for other durable goods			
	Appliances			
	TV & Stereo			

	Any "big ticket" item			
	Firearms records and receipts			
<b>Current Bills</b>				
	Electricity			
	Water			
	Gas			
	Telephone/Cell Phone			
	Cable TV/Satellite			
	Auto Payments			
	Mortgage Payments			
	Automatic bank drafts			
	Loan Records			
<b>Tax Records</b>				
	Tax Returns for last 3 years			
	Other tax documents			
<b>Financial Records</b>				
	Bank Accounts			
	Retirement Plans			
	401K			
	Investments			
	Other Assets			

Military Service				
	Records			
	Discharge Papers, DD214			
Memberships and Clubs				
	Health Club/Gym			