



Are your important documents disaster proof?

No one likes to think about a disaster happening in their lives, but we see it in the news every day--houses burn down, hurricanes and tornadoes hit, floods happen, and wildfires. Or it could simply be a burst pipe in the basement while you are at work, filling it up with water and destroying everything you keep down there. But organizing your important papers does not have to be an anxiety-inducing exercise. Being organized and prepared for any disaster will give you peace of mind that no matter what occurs, your important things will be safe.

What is important?

The first thing to do is to decide what to keep safe and what not to worry about. Not every electric bill or credit card statement needs to be kept safe from a disaster. The areas to focus on are identification documents, ownership documents, insurance papers, investment/money accounts, and important documents that will be difficult to replace. You will want "proof" documents-- papers that demonstrate proof that you own something, or owe a certain amount of money, or own a certain amount of money, or prove that you are who you say you are. If the disaster is significant enough, your paperwork may be the only "proof" that is left.

Below is a list of documents that should be marked for special treatment and protection from disasters. This list is not exhaustive; you may have other categories of documents that are important given your individual circumstances.

- Licenses (driving and other licenses necessary for identification and/or performing work).
- Passports, birth certificates, marriage licenses; death certificates.
- Estate planning documents (Wills, Trusts, Power of Attorney, Advanced Health Care Directives).
- Insurance policies/cards with policy numbers and beneficiaries (Life insurance, health, property, auto, etc.).
- Property titles (real estate deeds, auto/boat/motorcycle titles).
- Bank and investment account information with recent statements showing account balances.
- Retirement plan statements.
- Mortgage/home equity loan statements.
- Personal loan documents.
- Social Security card and/or Medicare Card.
- Adoption orders, divorce papers and property settlement agreements, child custody orders.
- Armed forces discharge papers.
- Funeral/burial insurance policies along with funeral instructions.

Again, this is not an exhaustive list, but something to give you an idea as to what to protect and organize. Also, these are documents you might need easy access to after a disaster. In many instances, people will store important documents in a safe deposit box at a bank. During a disaster, however, you may not be able to get to the bank or the bank will be closed. The best practice is to store the original of these documents at home in a safe place.

How to keep your documents safe from disaster?

The best way to keep your important documents safe from a disaster is to store them in a safe that is fireproof, waterproof, and easily mobile. You will want a safe that is large enough to fit all of your documents, but small enough that it can be easily carried out of the home and thrown into the trunk of the car when there's an emergency evacuation and you have only minutes to leave. Depending upon how much space you need, you can purchase a small briefcase-sized safe or a larger file cabinet safe that is fire/waterproof. But when purchasing a fireproof safe, look at the UL rating to determine how long the safe can be subject to fire and at what maximum temperature. You can easily find a fireproof/waterproof portable safe that has a UL fire rating of 1 hour for less than \$200.

Create back-ups and back-ups of back-ups

Once you have chosen all the documents that you want to keep safe, you should create digital copies of them. Scan each document so it can be easily stored electronically and never become lost. This way, if you do happen to lose the original document or it gets destroyed, you will at least have a digital copy of it. Once a document is scanned, it can be stored in several places. The best practice is to keep your documents stored on a portable storage device as well as "the cloud."

Portable storage devices

The easiest way to keep digital copies of your important documents is to store them on USB thumb drives. These small devices are smaller than your thumb and cheap to purchase. You can buy different sizes depending upon your storage needs. Also, you can easily drag and drop copies of your scanned documents from your computer to the thumb drives. The beauty of using a thumb drive is that you can cheaply create many copies and store the thumb drives anywhere. The best practice is to keep one in your safe with the original, hardcopy documents, and keep one in a safe deposit box in a bank. Also, given the ease of creating these back-up thumb drives, it would probably be a good idea to give one to a trusted family member or friend for safekeeping. You can also place passwords on the documents that you copy to the thumb drive for extra protection.

Copy to the cloud

Another way to store the digital copies of your important documents is storing them on "the cloud." The cloud is a term that describes off-site data storage companies, where you can set up an account and upload whatever data you wish. When your back-up documents are stored in off-site computer servers that are possibly hundreds of miles away, those copies would be protected from a local or even regional disasters. Using the cloud for back-up storage is also an easy and cheap way to keep hundreds or even thousands of old pictures. Instead of keeping them in a box in the basement, scan



them and store them in the cloud. Also, when you use cloud storage, you can get access to your data wherever you have access to the internet. Here are some of the well-known, highly reviewed cloud storage services:

1. **Google Drive**-- After setting up a Google account, you will have 15GB of free storage, with the ability to increase that amount for an extra fee. However, only 1 gigabyte can store almost 70,000 pages of Microsoft Word created documents that are full of text.
2. **Dropbox**-- Has a 2GB free account plus has an unlimited individual file size.
3. **Microsoft OneDrive**-- Has a 5GB free account and is highly reviewed.
4. **CertainSafe**-- Does not have free storage but makes security its top priority without sacrificing ease of use.

There might be some concern for security with the cloud storage options. However, many of these services are just as secure, if not more secure, than any other computers used for personal or business. Not only is there significant physical security at the server locations themselves, but the online cyber-security uses military-grade encryption technology.

Peace of mind

Being prepared can make all the difference in a moment of crisis. Taking a little extra time to organize, store, and copy important papers can offer you the peace of mind that whatever happens, you will have what you need.

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