

Protecting Valuable Records

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Many of us assume that floods, storms, hurricanes or other disasters will always happen to someone else. Many people dislike the thoughts about death and consequently postpone taking care of family papers. Protecting family papers is just one part of being prepared to deal with natural disasters.

An up-to-date household inventory is a very valuable resource. When making the inventory, do not overlook tools stored in the garage, lawn furniture or food in the freezer. You may want to include a video or photographs of your inventory. An accurate inventory will help you determine if you have enough insurance to cover the contents of your home. Keep the inventory current.

Additional copies of valuable records lists should be in the care of a lawyer, the administrator of wills, business associates or trusted family members residing outside of your home. The need for greater care of valuable papers increases as your estate size and family size increase, and as family goals and life patterns become more complex.

Table 1 is a list of valuable papers that need to be in a safe deposit box, especially during a disaster such as a hurricane. Table 2 is a list of valuable papers that need to be in your possession at home at all times in a water-proof, fire-proof locked box.

Table 1. Valuable papers to keep in your **safe deposit box**

- Stocks, records and bond certificates
- Property records, deeds, title and/or leases
- Household inventory
- Contracts (including promissory notes)
- A copy of your will (his and hers)
- Auto title
- Birth certificates
- Death certificates
- Marriage certificates
- Divorce decrees
- Social Security cards
- Government savings bonds
- Important receipts and bills of sale
- List of insurance policies
- Automobile bill of sale

- Military service records
- Copyrights and patents
- Adoption papers
- Custody papers
- Passports
- Citizenship papers
- Religious records
- Income tax returns
- Retirement Papers

Table 2. Valuable papers to keep at **home** in a safe place

- Advisor's names and addresses
- Guarantees and warranties
- Educational records
- Employee benefits
- Health records
- Insurance policies
- Loan payment books
- Copies of birth and marriage certificates
- Driver's license numbers
- Copies of income tax returns
- Appliance manuals
- Current bank balances
- Rental property records
- Safe deposit records and inventory of items