



Third Quarter 2022

Preparing for Evacuation

2021 saw the evacuation of more than a million people from their homes in the U.S. alone in the face of natural and man-made disasters. If an evacuation order happens in your neighborhood, some of the most important items you need to have are documents.

If your home were destroyed today would you have proof of your identity? What about financial account numbers and insurance information? If your spouse disappeared in the disaster, would you have a power of attorney to act for him/her in their absence? Ideally, you should keep these documents in a safe deposit box away from your home. But as recent disasters have demonstrated, there is always the possibility that you will not be able to reach your safe deposit box location or that the safe depository itself could be destroyed.

To prevent a disaster from becoming even more disastrous, photocopies of the contents of your safe deposit box as well as passports, and other vital documents that would be difficult or impossible to replace should be in a readily accessible, portable file in your home.

You may want to scan key documents and save them to a digital storage device that can be kept in your wallet or upload your files to an online digital storage service that would be accessible should anything happen to your hard copies. Just remember to always encrypt data stored digitally! The last thing you want is to have your information available to an identify thief who hacks into the online storage or someone who steals your wallet. There are several programs available that allow you to encrypt images, text documents, spreadsheets, etc. to store them more securely on portable or online media.

Listed below are some critical documents that should be readily accessible in the event of an emergency, whether in hard copy form, on a portable memory storage device or online. With this information accessible, you will be able to pick up the pieces and recover from a disaster with at least a little less stress.

- List of safe deposit box contents
- Location of your safe deposit box key
- Copies of personal identification documents – this includes passports, birth certificates, driver's license
- Proof of homeowner's policy with policy number and emergency claim phone numbers
- USB memory chip with photographs or video of your home and possessions for insurance purposes
- Purchase and appraisal records for collectibles
- List of accounts —investment accounts, checking and savings, loans, credit cards, debit cards, life insurance policies, etc. Ideally you should include the account number, company and a phone number.
- Auto titles
- Stock and bond certificates
- Wills —only the most current copy
- Prescriptions and important medical information
- Durable power of attorney — if you are incapacitated and unable to make important decisions, this gives someone else the right to act on your behalf
- Health care proxy — this includes directives on what medical care you do not want to receive.
- Trust documents
- Original marriage certificate — this may be required to file for survivor benefits under Social Security and pension plans, to change the title of real estate, automobiles, etc.

- Military discharge paperwork — to be granted military honors at burial
- Property deeds — this includes any cemetery plots
- Burial instructions
- Other items pertinent to your life

Once you have those documents recorded and available, remember to update them periodically, and then go enjoy life. While we don't know what tomorrow will bring, we have much to be grateful for today.



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