

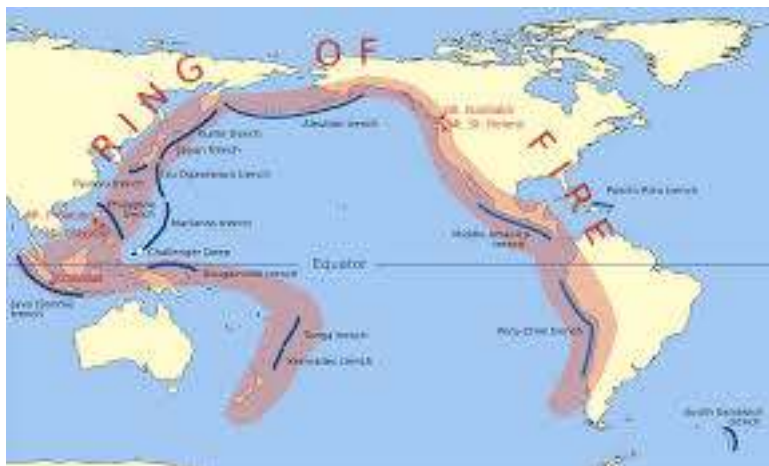
Emergency Preparedness: Protecting Your Important Documents

By Dr. Kenneth S. Cheng

Since last month's article, the U.S. has been affected by Hurricane Michael, the third most intense hurricane to make landfall and the most intense to ever hit the Florida Panhandle. At one point, over 1.2 million residents were without electricity. Just in the city of Tallahassee, 110,000 homes were left with a failed sewer system. To this day, many thousands are still without basic utilities, and projected insurance claims will total more than \$1.25 billion.

How prepared are you? By the time you have read this article, we may be seeing millions of hurricane-affected residents with no shelter, utilities, food and/or water. They all had several days' warning and many were still ill-prepared: the long lines at gas stations and the empty store shelves only serve to confirm the lack of preparedness. Will you be self-sufficient or are you going to be standing in long lines or relying on government and humanitarian aid?

These natural disasters should serve as a reminder that we live in the "Pacific Ring of Fire", where over 90% of the earth's earthquakes occur, and where over 75% of all active volcanoes are located. Additionally, the San Andreas Fault, located less than 50 miles from Nellie Gail Ranch, is one of the most active earthquake faults on the entire Pacific Ring of Fire. A magnitude 8.0 earthquake, similar in strength to the Mexico earthquake mentioned above, striking southern California is not only possible, but likely to occur. Take this time to strongly considering your need to prepare for such an event.



This month, we will explore the importance of protecting your critical documents. How many times have we seen those from active fire zones packing pictures and files from their home as they prepare to evacuate. After a disaster has occurred (or following an evacuation order) and we have determined the immediate safety and needs of our family, having access to our important documents, health records and

contact information will be crucial to our recovery process. Preparing these now will help us avoid the additional stress the days after a disaster. Additionally, think of all the priceless and difficult-to-replace personal items that you want to protect from a disaster or that you would want to take with you during an evacuation.

The first step in protecting your documents is to establish an inventory of the documents that are important and necessary to have after a disaster. These can be separated in the following five categories: Identification, Financial/Legal, Medical, Contacts and Photos.

Identification. These documents are important because they serve to prove who you are in many aspects. This will include:

- birth certificates,
- death certificates,
- marriage certificates,
- passports,
- divorce documents,
- child custody papers,
- military service records,
- social security card,
- immigration papers,
- diplomas

Financial/Legal. Financial/Legal documents will be important to possibly rebuild and maintain your assets and to prove/maintain the proper legal structures that you may have established. This will include:

- Trusts and Wills, Power of Attorney
- Incorporation documents
- Grant Deed to real property
- Lease or Rental Agreements
- Mortgage
- Loan/Home Equity documents
- Vehicle Registrations and Ownership "Pink Slip" documents
- Insurance policies (home, auto, personal, fire/flood insurance)
- Home Inventory List (appraisals, photos, etc.)
- Financial Institution Statements (current)
- Retirement and Investment Account statements
- Credit Card Statements (current)
- Pay stubs
- Government benefits statements
- Alimony statements
- Child Support documents
- Federal and State Tax Statements and Returns
- Other financial obligations

Medical.

- Health/Dental Insurance card and policy
- Medicare/Medicaid/VA Benefits
- List of current medications, immunizations, allergies
- List of current pharmacy and prescription Rx numbers
- List of current physicians, specialty and phone numbers
- List of current dentist and phone numbers
- List of veterinarians(s) and phone numbers
- Disability documentation
- Caregiver/Agency contact information

Contacts.

- Copy of your paper address book
- Copy of your smart phone contact list
- Employers
- Schools
- Service Providers
- Utilities
- Home Repair (contractor, plumbers, electricians, handyman, roofer, etc.)

Photos/Mementos/Keepsakes. Consider having heirloom pictures professionally scanned for electronic storage.

After you have taken inventory of *what* should be stored, we next need to determine *how* to best store these documents and *where* to store them. There are many options on how and where to store important documents. In a disaster setting when we don't know what might survive and what might be destroyed, the more options the better as immediate access to banks, safe deposit boxes, or the cloud may not be available.

Paper vs. Electronic. Paper copies of your important documents are often the best, and in some cases, the only "officially recognized" documents (such as certified marriage, birth, death certificates.) If undamaged and stored properly, these documents can be easily accessed and presented, when needed. It is advisable to make at least two paper copies of all your documents for storage (see below.) Electronic copies of important documents (scanned and stored on the computer), although not "official" copies, may still be important as a way to access information that may otherwise not be available. Documents can be scanned easily at home with inexpensive home scanners. Additionally, many home printers have scanning capabilities. Once all the documents have been assembled, scanning can be done in less than 30 minutes.

Home vs. Off-Site. Experts recommend that important documents, both paper and electronic, be stored off site and at home. Off-site storage is important as it minimizes the risk of damaged and lost documents, but also may cause a delay in obtaining these documents. For paper documents, it is advisable to have one copy stored at your attorney's office or with a trusted friend or relative, and the other in a

safe deposit box. When storing paper copies at home, a fireproof and waterproof safe and/or a secure lock box in your earthquake kit are two excellent places for storage. To protect against moisture damage, it is recommended that these documents be stored in Zip-Lock style bags, especially if storing it with your earthquake kit. For electronic documents, there are many off-site options for storing these documents. Dropbox and Google Drive are no-cost ways to store documents securely. When looking for off-site storage options, be sure that you look only at sites that will store your information in an encrypted manner with a strong privacy policy (and be sure to use a strong password for access.) During a disaster, your information will likely be stored on servers in other parts of the country and access is easily obtained online. At home electronic storage can be accomplished by keeping copies on your computer, or better yet, on a removable flash drive or “burned” onto a CD. It should be noted that CD and Flash Drive Storage may still “decay” over time and should not be solely relied upon as a means for storage. It would be unfortunate to experience unreadable media on our computer.

The key to protecting important documents is redundancy. Having duplicate forms of storage (paper and electronic) and duplicate locations of storage (at home and off site) are your best ways of ensuring that the documents you need will be there during and after a disaster.