

Emergency Preparedness: Protecting Your Important Documents

By Dr. Kenneth S. Cheng

This 2020 hurricane season has tied 2005 as the most active hurricane season on record with 28 named storms, 12 hurricanes and 5 major hurricanes. Additionally, 11 names storms (both hurricanes and tropical storms) made landfall in the U.S., affecting millions of residents with evacuations, destruction of their personal residence, power outages, and loss of life. In the last month, there have also been two major earthquakes of 7.0 magnitude or greater; Greece was hit with a 7.0 on October 30, 2020 and Sand Point, Alaska was hit with a 7.6 magnitude earthquake on October 19, 2020. This latter quake triggered multiple tsunami warnings for significant portions of Alaska and Canada. More locally this past month, we have been affected by the local fires, resulting in evacuations of some of the residents of Silverado Canyon, Lake Forest, Rancho Santa Margarita and Irvine. Having assisted in previous fire evacuations, this author has seen the frantic and ill prepared residents as they attempt to save personal belongings, pack their vehicles and prepare for evacuations. Often forgotten are the documents that will make recovery easier after the disaster.

This month, we will explore the importance of protecting those critical documents. After a disaster has occurred, having the appropriate 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 help rebuild and maintain your assets and to prove/maintain the proper legal structures that you may have established. This will included:

- 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 Sate Tax Statements and Returns
- Other financial obligations

Medical. Your medical documents will be very important to help you maintain your health during a recovery. This author treated hundreds of patients in a basketball arena in New Orleans after Hurricane Katrina in 2005. Most evacuees did not know the all the names and doses of their current medications. It was the rare evacuee who knew their entire health history including all medications and dosages, treating physicians, hospitalizations, and health insurance information. Having these available will aid in emergency caregivers or aid organizations in maintaining your health.

- 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. Your list of important phone numbers will help in contacting friends, relatives, businesses or other providers of services.

- 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. Photo albums or boxed, loose photos should be stored in a central location where they can be quickly grabbed in the event of evacuation orders. 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.

The Nellie Gail Emergency Preparedness Committee (EPC) encourages you to take steps to prepare you and your family for the next disaster. In addition to making these monthly articles available to you, the EPC also provides monthly live Zoom meetings to learn the steps in preparedness. These are usually held on the first Tuesday of each month at 7:30 PM. Look for the announcements and Zoom link in the “This Week in Nellie Gail Ranch” emails from the HOA.