

Opinion: Copy critical documents before disaster strikes

By Tracy Franklin

This is the second of a series of articles highlighting emergency preparedness. Use these tools to prepare yourself for an emergency. More information is available in the city's website.

After a major disaster, you may need financial assistance and will want to document any property loss for insurance and income tax purposes. Having ready access to the documents necessary for completing application forms, as well as those which could be difficult to replace, will help reduce delay and frustration.

At a minimum:



- 1) Gather property insurance papers (home, auto, boat, etc.) and make copies.
- 2) Gather health insurance papers (medical provider, dental provider, life, extended disability, etc.) and make copies.
- 3) Gather financial papers (bank, investment, retirement, etc.) and make copies.
- 4) Gather wills, powers of attorney, and estate papers and make copies.

5) Take photos or videos of all valuables as documentation for insurance claims.

* Store these copies and photos in a safe deposit box, or in a ziplock bag in your freezer.

Important contact information

Because it may be difficult to think during the stress of a disaster and because normal routines have been disrupted, take a few moments and create a written record of these important numbers:

Work

Adult name _____

Place of work _____

Work phone _____

Cell phone _____

Work

Adult name _____

Place of work _____

Work phone _____

Cell phone _____

School

Child name _____

School name _____

School phone _____

Cell phone _____

School

Child name _____

School name _____

School phone _____

Cell phone _____

Other

Doctor name _____

Doctor phone _____

Dentist name _____

Dentist phone _____

Optometrist name _____

Optometrist phone _____

Insurance agent _____

Insurance phone _____

Vital records

Disasters not only affect community infrastructure and public works, but they often overcome family finances, making recovery difficult and sometimes impossible. Start by completing an emergency financial first aid kit created in partnership with Operation HOPE.

Research shows that while 71 percent of households reported having copies of important financial documents in a safe place, only 1 percent specifically mentioned the documents as being part of their household disaster supplies. Only 2 percent of households reported having cash as part of their disaster preparedness supplies.

Pre-disaster financial planning is essential for individuals and families to complete because disasters leave many Americans without access to finances or with expensive damages.

The EFFAK is a simple tool designed to assist you and your family in being financially prepared before a disaster strikes and maintaining financial stability in the event of an emergency. EFFAK helps you to identify and organize key financial records and provides a quick reference file for your most important financial documents.

One kit per household is recommended, although in the event one kit is used for a couple, all joint and separate accounts and liabilities should be included.

Inventory home possessions

Make a record of your personal property for insurance purposes. Take photos or a video of the interior and exterior of your home. Include personal belongings in your inventory. You may also want to download the free Household and Personal Property Inventory Book from the University of Illinois to help you record your possessions

Documents

Obtain property, health and life insurance if you do not have them. Review existing policies for the amount and extent of coverage to ensure that what you have in place is what is required for you and your family for all possible hazards.

Store important documents such as insurance policies, deeds, property records and other important papers in a safe place, such as a safety deposit box away from your home. Make copies of important documents for your disaster supplies kit. Having such information handy should make the registration process for FEMA benefits smoother, should you be involved in a presidentially declared disaster.

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