Creating an Emergency Preparation File: Protecting Vital Documents

Emergency preparation is something that many of think about from time to time. Many have an emergency preparation plan that will help them in the moment of emergency. No one likes thinking about the emergencies that can happen in life – getting sick or hurt, having a loved one die, or finding that a disaster has destroyed everything you own. And while having an emergency preparation plan won't lessen the shock and grief of an emergency situation, it can help you get your life back on track quicker and easier.

Making It A Priority

If you haven't already created an "emergency preparation file" for your family, move this to the top of your to-do list (right up there with ensuring that your will is updated). This is one of those "worry about it now so you won't have to worry later" type projects. You probably won't access this file often, but you'll be glad to have it when you need it.

What To Include

Your emergency preparation file should contain all of the important information about your life. This includes anything and everything that you might need to access during a crisis. Think about the paperwork you would want on hand during a serious emergency or when trying to rebuild your life after a disaster – your goal is to bring these items together into one organized emergency preparation filing system:

1. Vital Records
    - copies of birth certificates / adoption records for each family member
    - copies of marriage licenses, drivers licenses, and passports for each
    - copies of all property and auto records – deeds, leases, titles, etc.
    - copies of all property / umbrella insurance policies
    - document locator (tells where originals / off-site paperwork are stored)
2. Financial Information
    - list of all bank account numbers
    - copies of the front and back of each credit card

        - list of all investment account numbers
    - list of all retirement / pension account numbers
    - detailed information about any current income / benefits
    - detailed information about any outstanding mortgages / loans
3. Medical Information
    - copies of health / life / disability insurance cards and policies
    - medical history for each family member
    - list of medications and prescriptions, including dose and pharmacy
    - details about any ongoing medical conditions and treatments
4. Contacts
    - friends and family to reach in case of emergency
    - neighbors who have access to your house
    - financial institutions, insurance companies, and legal advisors
    - physicians, specialists, hospitals, and other healthcare providers
    - employers and benefits administrators

Setting Up Your Emergency Preparation File

The organizational system you use is up to you – some people prefer a binder with divider tabs for each section, others do better with an accordion file. Just make sure that your system is portable. Don't put this information in hanging files in a drawer – you need to be able to "grab and go" if something unexpected happens. The best solution is a file box or organizer with a lid and a handle, stored within easy reach in your home.

A Few Final Words

Remember that most of these documents will be copies. Original deeds, birth certificates, insurance policies, etc. should be stored in a fire safe or safe deposit box, as a back up. And be sure to let the important people in your life like family, close friends, and professional advisors know where it is stored and what it contains (in case they need to access it for you). Just a little bit of emergency preparation can make a huge difference in case of emergency.

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