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Protect Your Possessions During a Disaster

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As Hurricane Katrina caused death and destruction when it ripped through the Gulf Coast, it served as yet another grim reminder that there are few safe havens in America. Each year, tragic events take lives and indiscriminately rob victims of irreplaceable family treasures. Although insurance companies and state and federal agencies stand ready to help survivors rebuild their homes and replace certain material possessions, sadly, these institutions can't replace one-of-a-kind keepsakes. Many of those who are fortunate to survive a natural disaster but lose their homes and personal possessions often face the reality of tragedy absent of the personal belongings that bring comfort and rekindle spirits.

Several years ago, when a wildfire suddenly threatened our home in southern California, we were forced to evacuate with no time to gather and take with us a lifetime's accumulation of treasures. Although thankful that we had escaped safely, I agonized over how we would get through losing our home if we also lost the stuff the insurance company could never replace.

Some of the treasured keepsakes I knew I'd miss most were an endearing five-page letter my mother had written to me before she passed away; my mom's recipes; a poem with imprints of my infant daughter's hands and feet written by my wife; my grandson's first work of art; a stack of letters my dad sent to my mom from overseas during WWII; hundreds of one-of-a-kind photos; and important papers and files.

Fortunately, our home was spared. However, realizing that we might not be so fortunate in the event of another natural disaster, fire, robbery, or act of terrorism, we put into action a plan that would help disaster-proof many of our valuables.

The following are a few useful tips that can help protect irreplaceable belongings, important papers, and also preserve a family's wealth of personal wisdom and know-how:

- Purchase a small fireproof and watertight safe, several portable cardboard or plastic file boxes, a three-ring binder, a set of tab dividers, and some three-hole paper.
- Open a safe deposit box at your local bank. Be sure the box is large enough to accommodate your valuables and can be accessed by you or another trusted person. Maintain a current inventory of the contents.
- Obtain copies of photographs, documents, important papers, wills, trusts, health care directives, powers of attorney, passports, birth and marriage certificates, military discharge papers, naturalization papers, loan documents, appraisals, certificates of authenticity, deeds, credit cards (front and back), insurance policies, warrantys' formation, letters, kids' artwork, etc. This may take a little time, but it's worth the effort. Store documents and information containing confidential and sensitive data, spare keys, irreplaceable items, valuable jewelry, coin and stamp collections, etc, in your safe deposit box or home safe. Store originals or copies of photos, negatives, and other paperwork at another location, such as your office or a friend's home.
- Maintain a current list of passwords, access codes, PINs, the combination to your home safe (or the location of the spare key), and other confidential data. Store this and other confidential information at a secure but readily accessible location.
- Items that cannot be photocopied or must be kept at your home should be stored in portable file boxes. Mark the tops and sides of the portable file boxes "take" and store the boxes where they can be taken with you in the event you are forced to evacuate. Keep an empty file box ready for the contents of your home safe. If you are planning to go away, consider storing these items with someone who can remove and protect them should a disaster occur while you are gone.
- During an evacuation, time might not allow for the removal of photographs on display, diplomas, plaques, etc. In order to preserve the memory of these items, consider taking regular or digital photos. Store the photos, negatives, or CD in your safe deposit box or off-premises location.

- Computer data should be backed up frequently and stored with your original program off the premises.
- Create a written or video inventory of all of your possessions. Don't forget to include items stored in your garage, basement, and attic. Where applicable, include serial numbers, dates of purchase, and purchase price. Since this information could be very useful in settling an insurance claim, be sure to keep it current. Store your most current copy of your inventory in your safe deposit box.
- The three-ring binder is intended for you to create a central source of personal information that can help provide direction and hope following a disaster or other family emergency. It should include instructions for whom to call first, what to do first, and where to find things; personal family information; a family medical history that includes doctor contact information, current medications, allergies, etc; a current telephone and e-mail directory that lists family members, friends, and trusted advisors; a current inventory of your financial assets, including all account numbers; estate information that includes details about final wishes and arrangements; and a list of service contracts and warranties.

*Martin Kuritz is a retired estate and financial planner who has helped families economically and emotionally prepare for the inevitable for more than 30 years. He wrote *The Beneficiary Book: A Family Information Organizer (Active Insights; 1992)*, an information publication with fill-in-the-answer worksheets that offers a convenient place to record, organize, and centralize final testimonies. For more information, call 800-222-9125 or visit www.active-insights.com.*