

It is Important to Protect your Family Papers During Hurricane Season

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Hurricane season is here and everyone should be monitoring the tropical weather updates regularly to minimize last minute hurricane preparations.

Now is the time to update your hurricane plans! It is a lot easier, and safer, to prepare now than to wait until you are faced with an impending storm!

One item that is of critical importance many people tend to put off is protecting your important papers.

Having that insurance policy handy along with pictures or a video of your belongings after a storm can make the difference between a speedy settlement or an extended frustrating settlement for less than you deserve. Protecting family papers is just one part of being prepared to deal with natural or other disasters, such as a house fire.

An annual household inventory is a necessity. You should include a video or photographs of your home inventory.

Additional copies of valuable papers should be in the care of a trusted family member residing outside of your home, a lawyer, business associates, and/or in a safe deposit box. Experts recommend you have three separate sets; one at home that you can take with you if you evacuate, one in a local safety deposit box, and another with someone else that is willing to keep them for you.

Valuable papers that need to be in your possession at home at all times should be in a water-proof, fire-proof, locked box. A suggested list of such valuable papers include:

- Property records, deeds, titles and/or leases
- Household inventory
- Contracts (including promissory notes) and rental property records
- A copy of your will
- Auto and boat titles, plus warranties, receipts and bills of sale for expensive items
- Birth, marriage, divorce, and death certificates and adoption or custody papers-- Social Security cards, retirement papers, and military service records
- Passports and citizenship papers
- Stocks records and bond certificates, including savings bonds
- Educational, employment, and health records
- Employee benefits & insurance policies
- Loan payment books and current bank account numbers
- Income tax returns

You should plan to take a copy of your papers with you when you evacuate in case your home copies are damaged.