



Disaster Preparedness: Storing vital documents safely.

September was National Preparedness Month. The subject was featured at the Stacks and Stacks blog, www.cluttercontrolfreak.com throughout the month. One of the things I was interested in finding was a way to store vital documents. The Red Cross will tell you that the first step to being prepared for a disaster is to *get a kit*. They sell back-packs full of supplies on their site. But I was curious about how to store all of the vital documents needed in a crisis. I've found three kits in different price ranges:

Smead's Emergency All-in-One is available at Office Depot during hurricane season. Unfortunately it's not available nationwide but if you live in the southeastern states or Texas, you may be in luck. It holds vital documents in one convenient place. It's housed in a plastic protective case with a handle. There are 13 file pockets plus sleeves for storing: birth certificates, passports, social security cards, titles and deeds, insurance policies and photos. The cost is: \$12.95

Life documents by Get buttoned up www.getbuttonedup.com is a binder filled with dividers and pockets for legal papers, health and insurance information and caregiver information. There is a special section for an emergency plan. You can fill out the forms manually or use the CD to complete them on your computer. Ideally, you would print a copy for the binder. The price is \$29.95. The Life documents binder is available at their site, or at the Container Store.

Suze Orman offers The Ultimate Protection Portfolio www.suzeorman.com on her website. The case is water and crush-resistant, with folders covering ten categories. The Portfolio is loaded with information. It includes an audio of Suze walking you through each step plus a ten-book library to help you through any emergency. The Portfolio costs \$58.74

These are excellent organizing tools-- but I was concerned about identity theft. If someone stole this information they could do a lot of damage. One option is to keep the originals in a safety deposit box at the bank. Another suggestion is to have a set of photocopies of all the important documents. Store these away from the originals --one set should be kept outside of your home. Include a list with important phone numbers like: your insurance agent, the credit reporting agencies and the social security administration. I've prepared a form to help you gather all the information. [Download it here.](#)

A friend forwarded an email to me, written by an attorney whose identity had been stolen. He listed tips on recovering a stolen identity. I am sometimes leery of information forwarded in emails so I did a little digging to verify that the information was correct. Here are tips and techniques from that email along with additional information found on the credit reporting sites. The attorney said to make a photocopy of the contents of your wallet, front and back. Important contact information is printed on the back of credit card and insurance cards.

If your information is stolen there are several steps that must be completed.

- 1) Use those photocopies to inform your creditors that your information is lost or stolen.
- 2) File a police report.
- 3) Contact the three credit reporting agencies and the social security administration. Put a fraud

alert on your account.

If this doesn't stop the activity on your accounts you may need to add a victim statement. That would include a police report and identity verification documents. *"Fraud Alerts and Victim Statements can only help when someone steals your identity to open new accounts, requiring the lender to check your credit history as part of the application process."* Maxine Sweet, Experian Vice President of Public Education.

4) Document every step. Make copies of letters, emails or the date and time of phone calls. Ask for names and phone extensions. Follow-up with a phone call or letter to make sure every agency received what was needed.

5) Review credit reports every few months to make sure there is no more activity.

6) Keep your files in case you need to reference them in the future.

Additional information and tips:

Experian (one of the credit reporting companies) highlighted three types of identity fraud. Here are the definitions of each:

- **Identity theft:** the unauthorized use of personal identification to commit fraud or other crimes.
- **Identity assumption:** long-term victimization of identification information.
- **Fraud spree:** unauthorized charges on existing accounts.

They listed several ways in which thieves capture information:

- Using lost or stolen credit cards.
- Stealing from mailboxes.
- Going through trash.
- Looking over the shoulder of unsuspecting people.
- Gathering information through unsolicited emails. *Betty Sack from US Bank advises against trusting emails asking for personal information or account numbers online. Although most of us would not give the information to strangers-- problems arise when customers receive requests from their bank or a company they recognize. Legitimate companies don't ask for sensitive information online. When in doubt, call to verify.*
- False telephone solicitation.

Avoid carrying your checkbook with you. When a checkbook is lost or stolen it's difficult to recall how many outstanding checks are still circulating. This can make the waiting period a bit stressful. It can also make closing the account more difficult.

Limit the amount of personal information that is printed on checks. Never print your social security number on them.

Guard your social security number. Do not carry it with you.

Do not give your mother's maiden name away too freely.

Don't have your financial matters spread far and wide. Consolidate bank accounts and limit credit cards. That will keep it easier to keep track of now and less overwhelming if your identity is breached.

