

Review and update your files every 6 months. Whenever something changes—you get married, buy a new home or change insurance companies—update your files.



Top Tips to Keep Your Documents Safe in an Emergency

Many companies allow you to access your account information online, eliminating the need to hold on to paper copies. Contact your utility, banking and insurance providers to sign up for online services.

When disaster strikes, there is often little time to collect the paperwork and belongings that you can't live without. Most parts of the United States and Canada are prone to disasters, particularly flooding and wildfires. Here are some tips to keep your important documents safe.

CREATE A SYSTEM

It's easier to account for the documents you need if they are located in one place.

- Organize documents into categories: financial, employment, home, insurance, taxes, health/medical and personal.
- Keep important documents in one place, whether it is a safe deposit box, fireproof safe or an accordion folder in a filing cabinet.
- Scan your photos and important documents into your computer and save them externally on a flash drive, CD/DVD or in the cloud.

BUY A FIREPROOF SAFE

Many people purchase fireproof safes to store the originals and copies of important documents, including:

- Birth and marriage certificates
- Passports and Social Security cards
- Insurance policies and your agent's contact information
- Family Wills
- Proof of ownership or lease of residence
- Vehicle and boat registrations
- Loan and deed documents
- Information related to your financial investments, retirement and banking
- Lists of medications and health information
- Digital files of family photos
- Keys to a safe deposit box

4 important things to consider before you buy a safe:

1. Determine the size you will need.
2. Safes have three lock options: electronic, combination or key. Decide which option works best for you and your family.
3. Though it must withstand the effects of heat and water, make certain that the safe can also survive physical impacts from all directions.
4. When purchasing a safe, look for the maximum temperature it can withstand and ensure it is certified by Underwriters Laboratories (UL) and Omega Point Laboratories (OPL).



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Store Documents in the Cloud

Cloud technology allows people to store files and documents on an offsite server without the need to buy and download expensive software. You can securely access your files from any computer or mobile device using your personal login. The primary advantage of storing your documents in “the cloud” is that you have access to digital copies of your documents if your hard drive crashes or you have to evacuate your home in a hurry, all for a nominal monthly or annual fee.

Whatever your method of backup is, make sure to store a copy somewhere safe.

Online backup services from **MozyHome** (www.mozy.com/home/) and **SpiderOak** (<https://spideroak.com>) provide secure systems to store important documents, family photos, music and other files for a small monthly fee. Similarly, with Google Docs, you can store up to 1 GB of data, including documents, spreadsheets and presentations for free. If you need more than 1 GB of space, it'll cost an additional fee. Family photos can be preserved on websites that you may already use, such as **Flickr**, **Photobucket**, **Picasa** or **Shutterfly**, which offer free image and multimedia storage, although size limitations may apply.

Other Storage Options

For people who are uncomfortable storing their information in the cloud, there are other ways to store your documents digitally.

- **USB storage devices** (Prices vary by storage size). USB flash drives are available in a variety of capacities to handle all of your digital storage needs. They're small, portable and easy to grab when you're leaving home in a hurry.

- **External hard drives** (Prices start at \$50 and vary by size). External hard drives allow people to back up their entire computer systems. Everything that currently resides on your computer—from work presentations to a scanned copy of your birth certificate—can be stored on an external drive.

- **Discs** (Prices vary; archival quality CDs are available from \$2). Burn your digital files on a CD or DVD. For important documents or photos, choose archival quality discs, which utilize gold and can last several decades.

How to Keep Your Documents Safe Online

- Ensure that your online storage service is encrypted and uses the highest security standards to protect your data.
- Create strong, secure passwords that incorporate upper- and lower-case letters, numbers, symbols or phrases.
- Use separate passwords for your email, online banking, online data storage, shopping, etc. While it may be easier to remember one password for all of these functions, it also makes it easier for someone to hack into your information.

