

DISASTER PROTECTION

THROUGH

PERSONAL PREPAREDNESS

A helpful guide to safeguarding vital personal records and data.

A companion to www.datadeed.com and www.livingwillsolutions.com

INTRODUCTION

Webster's defines disaster in part as "...*a sudden or great misfortune or failure*".

In these times, disaster is a term that applies to many common events in our everyday lives. Nature regularly visits natural disasters upon the earth. Manmade disasters can include burglary, and violence in unexpected forms and places. As if these were not hazard enough, we also have to contend with accidents, disability and ultimately death.

Such facts are not pleasant, yet they should not be ignored. Many people take wise precautions; things like purchasing disability and life insurance, preparing emergency 72 hour kits and devising other disaster plans. Those owning a business face similar challenges and also develop contingency plans for coping with the many unknowns.

Despite such preparations, the great majority of people often overlook some basic preparedness. We are speaking here of the more personal type of preparedness. Things like protection of vital personal information and records that may be needed during and after a disaster. This manual identifies such basics and more importantly offers solutions to assist you in **DISASTER PROTECTION** THROUGH PERSONAL PREPAREDNESS.

Why consider Personal Preparedness? ... Because life can change in an instant!

In the following pages we will cover:

More About Personal Preparedness ...

OK... but what records and information should I protect? ...

What emergency records and items should I keep close at hand?...

What about my other valuables and keepsakes? ...

A final thought ... Consider this

More About Personal Preparedness...

In this manual we focus on the “*personal*” part of preparedness. This is not to suggest that other physical preparedness involving food, water, medicines, flashlights and the like are not important. They surely are. Coping with the aftermath of any disaster or shock loss can be difficult enough. However, if vital personal records and data are also unavailable, lost or damaged, that creates a second crisis. This is our focus.

Most of us have heard the wise counsel that suggests organizing important records and data and keeping them in a safe location. Often, people make lists and copies of such information and put them away in a drawer or secure certain items in a safe deposit box. *These are good first steps but they fall short in many ways.*

Consider these questions:

- *If you have created lists, computer files or placed valuables in a safe deposit box, will you or loved ones be able to easily locate, duplicate or identify such data after a disaster?*
- *If you have a living will or advance health directive, will your relatives or emergency personnel have access to it 24/7 in the event you are injured 1,000 miles from home?*
- *Can you quickly access and recover important medical history, prescriptions, records of immunizations, etc. in or following an emergency at home or while traveling?*
- *Have you been able to discuss the location of valuables and important records with your loved ones? If so, is such information current, secure and accessible only to those you consider as your VIP's?*
- *Do your elderly parents or other family members rely on you yet hesitate to discuss or disclose details and location of their vital data?*

These and similar questions deserve your attention. Even more importantly, they clearly show why Personal Preparedness should be among your high priorities in these times.

In response to such questions, this manual will now provide you with specific guidelines and solutions so that you can enjoy the true peace of mind that comes from achieving Personal Preparedness.

OK... but what records and information should I protect? ...

Vital records and information fall into different categories. Some items are unique and hard to replace, others are more common but still would be needed in order to recover from a disaster. Typically the unique items should be stored in a safe deposit box or a fireproof safe or vault. The more common items do not require such secure storage. Let's break the categories down further.

Unique records

- birth and death certificates
- adoption and child custody records
- marriage and other religious documents
- divorce decrees
- social security awards
- original social security cards
- passports
- military records
- vehicle titles
- deeds and mortgages
- retirement plan awards
- securities
- powers of attorney
- trust documents

More common records

- credit card account data
- insurance policy data to include company, policy number etc,
- recent tax filings
- bank account data
- other debt account data
- copy of driver's license
- family and other important contacts list
- copy of living will
- copy of last will and testament
- copy of powers of attorney
- household inventory
- copies of ID Cards
- copies of prescriptions

These lists are not in priority order or all-inclusive but they should help you start to identify and categorize the information that needs protection. Business owners will have similar but differing records that need to be evaluated and protected.

There is one omission you may have noted. The original of your last will and testament should **not** be stored in a safe deposit box. Why? Because a bank may seal a safety deposit box upon learning of the owner's death. It is better to entrust the original will to your attorney or another trusted professional.

A further word of caution may also be helpful. Although it is possible to compile many of the more common records and data on a home or business computer, this practice has shortcomings. Obviously, computer crashes are a concern as are fire, theft and weather damage. So too, is the matter of accessing your data in case of emergency many miles from home or office. It is best to do as large corporations have for years. Have a back-up system, preferably one that can be accessed from anywhere on a 24/7 basis.

We strongly recommend storing personal and business common records in a DataDeed®. In addition, copies of certain unique records can be scanned into the DataDeed or at minimum identified in it as an inventory of safe deposit or other safe contents. The existence and location of the safe deposit box or safe should also be a part of the DataDeed. For more details, visit www.datadeed.com. Be sure to also visit www.livingwillsolutions.com to register the fact that you have a living will and/or for assistance in preparing one if needed. Once registered your LWS ID card will permit 24/7 access to this vital information by emergency and other personnel anywhere.

What emergency records and items should I keep close at hand?...

Unique and more common records have now been dealt with. Some of these same items and others, not yet mentioned, need to also be handy in the event of disaster. Let's review items that should be part of an At-hand Disaster Kit:

- written instructions for family or others in case you are unable to provide personal instruction in an emergency. This should include contact information for your chosen VIP's who have access to more complete information contained in your DataDeed and/or LivingWillSolutions;
- sufficient cash to get through at least 72 hours, i.e. for food, gas, basic necessities, in case you have to leave all else behind and banks and ATM's are not available. (Traveler's checks or money orders and a roll of quarters are suggested);
- copies of important medical information, i.e. doctors' names and addresses; prescriptions (medical, dental, optical, etc.); summary of allergies, immunizations and blood types for all family members. This information should be stored in your DataDeed and as hard copy too;
- list of names, addresses and phone numbers for family and other key contacts i.e. banks, ATM and credit card issuers;
- copies of key employee benefit information including ID Cards;
- copies of driver's license and auto insurance information;
- home owners insurance information and contacts for emergency claim assistance;
- copies of recent bank, credit card and debt statements;
- spare house and car keys, safe deposit box key and lock combinations;
- pet information, medications and copies of related records.

Again, the list is not all-inclusive. These items should be stored in a durable yet easily transportable container in a location that can be quickly accessed in an emergency. Certain of the items will become dated and others may need to be added from time to time.

Be sure to tell other responsible family members where your At-hand Disaster Kit is located. We also suggest reviewing your At-hand Disaster Kit at least twice annually.

What about my other valuables and keepsakes?...

In dealing with a disaster, one of the hardest decisions is what to take and what to leave behind. This is never easy. The overriding first considerations have to be personal safety and practicality. It makes little sense to stay behind in a threatened place to rescue material items that can be replaced. However, there are often other items and valuables that cannot be easily replaced.

Let's think about this. Does it make sense to try to rescue heavy or bulky items? Probably not, since doing so can actually result in injury or worse. How about smaller things such as irreplaceable photos, computer discs, jewelry and other small keepsakes? We suggest that for most such items there are better solutions.

Things such as irreplaceable photos, computer data and jewelry can all be stored or inventoried in your DataDeed. The photos can be scanned and uploaded as .jpg images. Originals should then be stored in a fireproof or safe deposit box. Computer discs should be stored in one or more remote locations and data on them regarding vital and more common records should be part of your DataDeed. The jewelry along with other valuables should be inventoried in your DataDeed.

Such a DataDeed inventory is especially suitable for many things. Consider inventorying all valuable household furnishings, including serial numbers when applicable. Record as part of the inventory, source, date of purchase and cost or a recent appraisal. This will prove invaluable if it becomes necessary to file insurance claims. Also, recognize the value of similarly inventorying your collectibles, such as antiques, art, stamps, etc. The DataDeed features highly flexible formats and freeform space to accommodate just about anything you need to keep track of. Consider too, in a worst-case scenario, how valuable all such information can be for others with a need to know.

Those owning a business will find that they can also greatly benefit by storing vital business records and data in a DataDeed. If it works personally, it will work for business too!

The value of having one's current records organized and protected from disaster is priceless !

A final thought ... Consider this:

A message from DataDeed founder Sig Johnson

You know the familiar refrain. **“I’ll take care of it soon...maybe even tomorrow”**. Sadly, this often applies to the things we consider important. Things like a will, organizing our insurance, assets and debts and other personal data. Sometimes we even get started, only to put it aside or never update what we did once organize.

I was a healthy active 60 something. Hadn’t had a headache or seen a doctor for more than a cut or poison ivy in over 20 years. Picture the helplessness and frustration when **suddenly there I was in intensive care**. Twenty-four hours away from death at one point, on a respirator at another.

In lucid moments all I could think about was the loose ends my loved ones would have to wrestle with. Two houses, businesses, debts, investments, insurance...scattered all over home and office. And...if only I had created a Living Will. **How would they locate things, what if I became an invalid or worse?**

I was fortunate, for after visiting death’s doors, a reprieve was granted. I vowed to “clean up my act”. In doing so, the DataDeed ® was born. Now, I urge you too ...**consider this matter with some urgency**... DataDeed makes it easy. Life is beautiful but fragile!

Please **don’t risk the “coulda, woulda, shoulda” trauma** that awaits those who can’t or won’t face these real needs. Take the simple steps today to organize and secure vital personal data with a DataDeed . **Think of the advantages...** data organized...securely available 24/7 only to those you select...stored off premises safe from fire, flood or intruders... **and greatest of all... peace of mind.**

The choice is yours. The tools are ready and waiting. Visit www.datadeed.com and www.livingwillsolutions.com today. Be sure to share these solutions with loved ones and friends too.

Freedom from “coulda, woulda, shoulda” trauma can be yours!

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