

GRAB AND GO BOXES

We all know how to prepare for storm season -- by stocking up on emergency must-haves such as canned goods, batteries, candles, prescriptions, and bottled water. But if you were displaced for a few days or even longer, would you know where to mail your bills that are due or how to get in touch with that mechanic whose business card is tucked in the drawer of the desk in your home office?

You would if you had what we've dubbed a "Grab-and-Go Box," a financial emergency kit containing the essential items you need to keep your family finances running smoothly in the midst of chaos. Not only will having this box bring peace of mind, but it can also prevent a personal crisis from turning into a financial disaster. Here's how to put one together.

Constructing your "Grab & Go Box"

Your Grab-and-Go Box should be small enough and lightweight and definitely not cumbersome so you can grab it and run with it. Your mobile emergency kit will contain **copies** (not the originals!) of some vital personal and financial information. The list of information in the grab-and-go box is so extensive because it is meant to help your family rebuild if your house gets destroyed or you don't have access to it for a long period of time. Add any items to this list that are essential to keeping your family finances on track.

Place papers in sealed, waterproof plastic bags. Use a durable, sealed waterproof box or backpack. Store box/backpack in a secure, easily accessible safe location of your home and tell everyone in the household plus a trusted neighbor or friend where it is. That way if you must leave quickly, you can grab it easily and go.

The Grab-and-Go checklist:

Contacts: Note the phone numbers, addresses, and email addresses for family, friends, schools, medical and financial advisors, utilities, and service providers -- even the cleaners and gardeners. Designate an out-of-town contact for everyone to call.

ID: Assemble passports, a current picture of each family member, and birth and marriage certificates, driver's licenses and social security cards.

Emergency resources: Include some cash and prepaid phone and charge cards, rolls of quarters and/or cash and travelers checks for several days of living expenses (banks might not be open for several days).

Medical: Pull together health insurance policy information; claim forms; copies of insurance cards; pharmacy cards, a list of hospitals, doctors, pharmacies, and current prescriptions (including eyeglasses/contacts); medical histories; children's immunization records and pet records.

- *You can also maintain your medical history online. This information can be accessed from anywhere. You update the system as things change. Many healthcare providers use these so you will want to login and setup your own personal portal.*

Financial: Gather the information for your credit cards, bank, brokerage, mortgage, loan agreements and checking/savings account. Jot down all of the account numbers, the branch locations, the websites, the phone numbers, and the passwords (kept secure). Include the location, spare key, and content list for your safe-deposit box, and make sure a loved one or trusted advisor has been granted access. Also include copies of the last 3 years of tax form 1040.

Household: Document all payment obligations (mortgage, credit cards, utilities, and auto, student, and any other loans), as well as the due dates, minimum required payments, and other payment info. Online banking and bill payment is a real help in these situations. Keeping a backup copy of a list of computer user names and passwords, combinations to safes, digital photos and all other important computer files on a backup external hard drive or flash drive can also be helpful.

Insurance/recovery information: Include homeowners', auto, life, and disability policies and cards; blank claim forms and contact information; and a list of local adjusters.

Legal: Make sure you've included your living will, health-care proxy or medical directive, will/trust, durable power of attorney, real estate deeds, vehicle titles, adoption papers, citizenship papers, military discharge papers/service records, employment contracts /(benefit documents), business agreements or divorce papers.

- *There are also sites to help you with your medical directives such as Docubank www.docubank.com. According to the website, "DocuBank is the largest and oldest electronic storage and access service for your healthcare directives in the nation. DocuBank helps to ensure that your medical wishes are known and respected when it counts. Around the clock, around the world."*

Extra credit

Make an inventory of your stuff: Itemizing your assets gives you a running head start if disaster strikes. There are home inventory software programs like **Home Zada** www.homezada.com that make it easy by going room to room and allowing you to attach photographs and scanned receipts. (Don't forget the stuff in the garage, basement, and attic.)

Compose a family crisis "to do" list: Before disaster strikes, get your ducks in a row with a "to do" list of what you should do right away after a family crisis.

Ask an Out-of-State Friend or Relative to Secure:

- Paper or digital copies of documents in your "grab and go" box.
- Emergency contact information (including e-mails and cell phone numbers).
- Contact list for heirs and advisers.
- Copies of documents in safe deposit box.

Planning and preparation can prevent the unexpected from becoming a harsh reality. Taking the time prior to the emergency to prepare and organize important papers and documents will save you from unwanted stress and chaos in the case of a disaster.

Digital Life Cloud For those of you who prefer to have everything stored electronically, there is also a site I have found which is like having an online electronic safety deposit box, a tool which lets you organize, manage, upload and store important medical, financial, legal, family, pet, auto and household information. You manage and control the information and decide who has access to what information. All you need is internet access and scanning capabilities.