



Disaster-Proof Your Prized Possessions

The Motley Fool

By *Dayana Yochim*

Occasionally, I play a grim game I call “Grab and Run” — a mental exercise where I plan what I would do the moment I heard of a pending disaster, such as a tornado, hurricane, or sudden ozone failure. It goes something like this: dog, leash, sneakers (the cute ones), saline solution, favorite painting by my grandfather, a few CDs. (Everyone does this, right?)

Darn it. Forgot my cell phone again.

This occasional foray into Catastrophantasyland may be a sign of a low-level anxiety disorder, but there are worse things than worrying about whether you're prepared for, say, an attack by swarms of angry killer bees.

Preparation is the best defense against the demons of nature and other unforeseen disasters. While a beekeeper's suit or a personal bomb shelter might help you rest easily at night, there are more practical ways to protect your personal treasures.

Personal safety is always first, of course. But after that, it's insurance companies and state and federal agencies that bear the burden of helping families rebuild and replace material possessions. However, it's not the blender that brings most families comfort and joy during peaceful times. The Elfa closet system isn't the stuff of most people's priceless memories. (But man, it is awesome.) How do you protect those keepsakes that aren't in stock at The Container Store or Linens 'n Things (NYSE: LIN)?

Safe haven for your stuff

When wildfire threatened estate planner and author Martin Kuritz's home in California, he realized the value of things he could never replace: a five-page love letter his mother wrote to him before she passed away, or a stack of letters his dad sent to his mom during WWII. His important papers, documents, and computer files were also threatened.

Fortunately, Kuritz's home and possessions were spared. But the scare inspired him to develop a list of tips (outlined below) so that others would be spared the tragedy of losing irreplaceable belongings and a family's legacy.

Supplies

Open a safe deposit box at your local bank. Make sure it's large enough to accommodate your valuables, and keep an updated inventory of its contents. Also make sure the box can be accessed by another trusted person should you become unable to do so.



Make copies (or get duplicates) of every important document in your file cabinet. These include wills, trusts, health-care directives, and powers of attorney. If you don't have these documents in place already, what are you waiting for? You should also make copies of passports, birth and marriage certificates, military discharge papers, naturalization papers, loan documents, appraisals, certificates of authenticity, deeds, credit cards (front and back), insurance policies, warranty information, love letters, favorite recipes, kids' artwork, report cards, and whatever else you deem important.

Store these documents, and others containing confidential or sensitive data, in your safe deposit box or home safe. A safe is also a good spot for your spare keys, irreplaceable items, and valuables (such as jewelry and coin and stamp collections). Originals or duplicates of photos, negatives, and other paperwork should be kept off-premises — at your office, perhaps, or a trusted friend's home.

Maintain a current list of secret passwords, access codes, PINs, the combination of your home safe (or the location of the spare key), and other confidential data. Store this and other confidential information (along with the spare key to your safe deposit box) at a secure, but readily accessible, location. If you're worried about identity theft, here are some ways to create a Fort Knox around your credit file.

Make important items portable. Items that cannot be photocopied and/or must be kept at your home should be stored in portable file boxes. Write "Take" on the tops and sides of the boxes and store them in a place where they can be easily accessed in the event you are forced to evacuate. Keep an empty file box at the ready for the contents of your home safe. If you are planning to be away (on vacation or the like), consider storing these items with someone who can remove and/or protect them should a disaster occur in your absence.

Make a current inventory. A room-by-room written (or video) inventory of all your possessions will help speed the process of insurance claims, should it come to that. Include items in your garage, basement, and attic, plus serial numbers, dates of purchase, and purchase prices where applicable. Store this information in your safe deposit box.

Create Command Central for your family. In a three-ring binder, store answers and personal information that can provide direction for family and loved ones following a disaster. Life is complicated, and unfortunately, so is death or incapacitation. You can make it easier on your family by compiling every important detail about your household and estate. Kuritz came up with 44 of the most important items to include in this binder. Here's what you should include. Yes, it's a lot. But it's also a lifesaver to loved ones who don't have to second-guess your wishes or search through piles of unorganized documents during times of tragedy.



Preserve the memory of items like artwork and plaques by taking digital photos of them to be stored off-premises. During an evacuation, it might be hard to cart off a sculpture while wrangling dogs and kids. Same goes for computer data. Back up your hard drive frequently and store it in the safe or off-site. An “ethical will” is another way to leave a lasting legacy to loved ones. It’s a beautiful way to pass along important memories, advice, and inspiration. (Here’s how to write one).

Start with one or two items on this list, and work your way down. Doing so will ensure that your stuff will be around for future generations ... so that they can play “Grab and Run,” too.

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