

# AFTER A DISASTER: REPLACING IMPORTANT DOCUMENTS



Recovering after a disaster can feel overwhelming. Having important records organized and stored in a secure place, such as a safety deposit box, a waterproof and fire-resistant lockbox or digital backups, can make insurance claims, taxes and applications for assistance easier later on.

## PREPARE BEFORE DISASTER STRIKES

- Make a home inventory.** Take a video walkthrough of your home and belongings.
- Store digital backups** in the cloud or on an external drive in a safe place.
- Keep key papers together** in one secure, easy-to-access location.

## DOCUMENT LOSSES TO PROTECT YOUR CLAIM

- Contact your insurance representative.** Before you begin cleanup, ask what your policy covers, how to document losses and when an adjuster will inspect the damage.
- Take photos and videos.** Capture several angles of your home, belongings and property. Narrated video can also help explain what was lost or damaged.
- Save receipts** for cleanup, repairs, temporary housing and other recovery-related expenses.
- Look for proof of purchases.** Check email receipts, online shopping accounts and digital statements to help verify and value lost items.

## START WITH THESE RECORDS

After a disaster, it's hard to remember everything that may have been lost. Here's a starting point for replacing important records.

- Bank checks, ATM, debit and credit cards:** Contact your bank or card issuer.
- Social Security card:** Contact the Social Security Administration or your local Social Security office.
- Birth and death certificates:** Contact the state or local vital records office where the record was filed.
- Marriage or divorce records:** Contact the state or local vital records office where the record was filed.
- Passport:** Contact the U.S. Department of State.
- Income tax records:** Request a transcript or copy of your return from the IRS.
- Military records:** Contact the National Archives and Records Administration.
- Real estate documents:** Contact your county recorder, recorder of deeds or clerk's office.
- Mortgage documents and property titles:** Contact your lender or loan servicer.
- Lease documents:** Contact your landlord or property management company.
- Driver's license or state ID:** Contact your state motor vehicle agency.
- Home and auto insurance policies:** Contact your insurance agent or insurance company.
- Will or trust documents:** Contact the attorney who prepared them.