

Are You Prepared?

If your home, office or apartment were to burn down today, or be burglarized, or be destroyed in an earthquake or hurricane, would you have accessible records to reconstruct your assets for tax and insurance purposes? Here are some tips to prepare yourself in case of a major disaster, casualty, or theft.

Items you will need

- camera
- notebook
- file box

Basic instructions

Make a copy of important papers.

Always keep the originals in a safe deposit box, keep the copy in an "evacuation box" at home,

The evacuation box should be stored where it can be easily retrieved, and should be among the first things you take in case you have to leave your home.

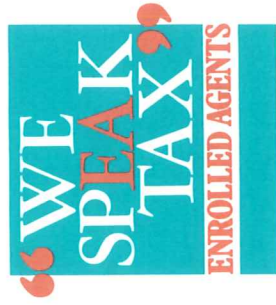
Fires, Thefts

and

Natural Disasters

don't always happen to other people!

Are your records in order?



Papers to copy or lists to make for your Evacuation Box

Home: copies of escrow papers, your title, deed and a list of improvements. Also a list of contractors who did the work and the location of the architectural plans.

Auto/Boat/RV: copies of titles, registrations, driver's licenses, purchase papers.

Personal: copies of birth certificates, passports, school records, the page of insurance policies which lists coverage, your will and any trust documents and a list of credit card numbers and issuers.

Securities/Banking: a list of stocks, bonds, investments, numbers of bank and savings accounts, CDs, etc.

Tax Returns: copies of the first two pages of your state and federal tax returns for the last five years.

Appraisals: copies of current appraisals of expensive jewelry, art and antiques. Put the original in your Safe Deposit Box.

Home Inventory: a copy should go in Evacuation Box, and the original in your Safe Deposit Box. (for hints on how to complete the Home Inventory, see at left.)

Photo Negatives:

One of the causes of great depression following a disaster is the loss of irreplaceable personal photographs. Most photo or stationery stores sell plastic negative holder sheets which fit in 3 ring binders. The negatives for a full roll of film will fit in one page. You can save thousands of negatives in one binder. Keep the binder in the Evacuation Box.

Business Records

Keep a file box with copies of important records stored OUTSIDE your office. It should contain:

Year-end (Dec 31 or fiscal) general ledger and profit and loss statements for the past five years.

A copy of computer backup disks or tapes.

A copy of client lists.

A copy of your most recent periodic inventory (both merchandise and raw materials). A list of your normal inventory items and suppliers (with addresses and account numbers).

Photos or videotapes of the interior of your office, with descriptions of furniture, fixtures and other assets, with serial numbers. A copy of your depreciation schedule, with serial numbers. (For hints, see how to do a Home Inventory.)

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Home Inventory

The easiest way to make a Home Inventory is to use a video camera. (Rent or borrow one if necessary.) Walk through your home and take pictures of everything. Talk about the items as you videotape it: when did you acquire it? how much did it cost? was it a gift or inheritance? If there are serial numbers on items, read them or make a list.

Don't forget to tape things like jewelry, artwork, furniture, toys, antiques, tools, sports equipment, clothing, the contents of closets, dresser drawers and linen cupboards (do you know how many bath towels you own and might have to replace in the event of disaster?). Videotape in every room of your home: attic to basement to garage to storage shed.

Videotape the exterior of your home too. Describe the improvements you've made, like landscaping, patio furniture, fencing, concrete work, sprinkler systems and other renovations. Videotape your automobile, boat, recreational vehicle, motorcycle or any other vehicle or trailer. While you're taping, describe what you are showing, when you got it, how much it cost.

If you can't get a video camera, use a regular camera and make notes describing the photographs.