

Employee Services, Inc.

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Prepare for Emergencies by Saving Vital Data!

Most people have plans in place for evacuating their children, their pets and themselves from their homes if a disaster occurs. But many forget about safeguarding their financial and other important records...which will only add to their stress if they are indeed forced to leave!

In light of the recent destruction rendered by Hurricane Katrina, it may be a good idea to review some ideas that were highlighted in an earlier EAP newsletter. Insurance professionals suggest that you make copies of vital records and keep them at an alternate site, such as in a safety deposit box at your bank. At minimum, your "evacuation box" should contain the following items:

- Copies of tax returns for the last five years
- A copy of the deed to your house
- A listing of major improvements to your home in the past few years with receipts
- Copies of birth certificates, driver's licenses, car titles and registrations
- A list of current family prescription medications and doctors' phone numbers
- Photos of each room in your home displaying major appliances, computers, etc.
- Copies of homeowners and automobile insurance policies
- An up-to-date list of all household credit cards
- Copies of important investment instruments, such as certificates of deposit

If you aren't prepared, you end up trying to put your papers together at a time when you're already dealing with major stresses such as the loss of your home or injuries. Having these documents makes it easier to file insurance claims or apply for disaster relief.

One final cautionary note regarding solicitations for donations in the wake of Hurricane Katrina: Be cautious regarding online requests for donations. It is rare and unusual for a charitable organization to contact you individually and directly for money, particularly by e-mail. There have been reports of many persons receiving "phishing" e-mails which bear the letterhead or logo of well-known, reputable charities. Whereas earlier phishing documents had a distinctly amateurish look, current scams have become considerably more sophisticated in appearance and script. A good rule of thumb: Never volunteer personal financial information to unsolicited e-mails. In times like these, we are eager to assist our neighbors in distress; but unfortunately, hackers will use clever electronic solicitations to take advantage of our vulnerability. If one chooses to donate monies, it is far wiser to access the official homepages of well-known charities and use their secure donor sites or simply mail them a check "the old fashioned" way!

As we have learned in the aftermath of Katrina, tragic events bring out the best in most people but can also bring out the worst in others, unfortunately.