



# Emergency Preparedness for Critical Documents

*“BY FAILING TO PREPARE, YOU  
ARE PREPARING TO FAIL”*

*- BENJAMIN FRANKLIN*

Natural disasters can be dangerous, stressful, and often occur with little to no warning. Fortunately, there are safeguards you can take now to prepare you and your family if disaster strikes. This leaves time to focus on more important priorities.

To start, it is important to determine which storage backup format you prefer using for your critical documents. Utilizing more than one storage option is prudent. Below are possible storage formats:

## Cloud Based Storage

- **Advantages**
  - Access from anywhere with an internet connection
  - Convenient
  - Organized
  - Providers automatically create a backup
  - Separate location from primary residence
- **Disadvantages**
  - Copies of originals
  - Could be hacked
  - Potential cost

## Thumb Drive

- **Advantages**
  - Portable storage
  - Organized
  - Can be password protected
  - Does not require an internet connection
- **Disadvantages**
  - Storage device could fail
  - Small item/could get lost
  - Prone to damage
  - Need computer to access

## Fire-Resistant, Water-Resistant Safe Combined With Fire-Resistant, And/Or Water-Resistant Bags

- **Advantages**
  - Cannot be hacked digitally
  - Physical access
  - Can store originals
  - Computer or internet not needed
- **Disadvantages**
  - Fire protection is limited
  - Water resistance can fail
  - When evacuating, you must remember to take the safe and/or documents

NewEdge is happy to serve as a secondary backup to the formats outlined above for any business-related documents. Please coordinate with your NewEdge team the specific documents you would like us to maintain in your file.

You may be wondering why safety deposit boxes did not make the list. NewEdge does not recommend safety deposit boxes for a variety of reasons. One, the contents inside are not insured by the bank or FDIC and are also subject to seizure by the state. Second, deposit boxes are prone to damage such as flooding. Last, you are restricted access to the bank's operating hours and it may be difficult to access after a natural disaster.

Next, identify and locate which documents to protect. The following is a list we recommend:

### Family Documents

- Birth Certificate or Adoption Certificate
- Citizenship Papers
- Passport
- Social Security Card
- Driver's License
- Marriage Certificate
- Divorce Decree
- Child Custody or Guardianship Papers
- Military Discharge or Military ID
- Medical Records (immunization, prescription information, etc.)
- Pet Records (medical, vaccination, current photo, ID chip numbers, etc.)

## Financial Paperwork

- Loan Documents
- Insurance Contracts — life, health, home, auto, etc. (if possible, include pictures or videos for insurance claims)
- Insurance Agent's Name and Phone Number
- Real Estate Deeds or Rental/Lease Agreements
- Titles to Property (house, car, boat, etc.)
- Financial Statements (retirement, investments, savings, etc.)

## Legal Documents

- Will
- Living Will
- Power of Attorney
- HIPAA Documents
- Trust
- Name Change
- Letter of Instruction

NewEdge Wealth is here to help. Please contact your Wealth Advisor if you have any questions.

# Let's talk.

For more information call 855-949-5855 or  
visit [www.newedgewealth.com](http://www.newedgewealth.com).

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