

Legal & Financial Document Checklist

Collect the following documents and place a check by each one you have. If you are unsure where to obtain them, see the list of sources at the end of this list. These documents will assist if you need to file for government disaster assistance, tax assistance, etc.

Insurance Policies

Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Review your coverage to be sure that they it is adequate for your current circumstances.

Property Insurance

Rental Insurance

Auto Insurance

Health Insurance

Life Insurance

Other

Financial Information

Bank/Credit Union Statements

Credit/Debit Card Statements

Retirement Accounts (401K, TSP, IRA)

Investment Accounts (Stocks, Bonds, Mutual Funds)

Tax Information

Tax returns from the previous year may be required to apply for new loans and to verify qualification for incomebased assistance.

Previous Year's Tax Returns

Property Tax Statement

Personal Property Tax (i.e. Car Tax)

Sources of Income/Assets

Having proof of your income sources will be important if you are confronted with an event that interrupts your income.

Recent Pay Stubs for All Sources of Income

Government Benefits (e.g. Social Security, Temporary Assistance for Needy Families, Veterans')

Alimony Income

Child Support Income

Professional Appraisals of Personal Property

Rewards Accounts (e.g., Frequent Flyer Programs, Hotel Rewards)

Special Note About Security Concerns

In addition, electronic payments, credit/debit cards and software programs for taxes and other finances require a password, PIN (Personal Identification Number) or personal security questions as an extra measure of protection. It is important to keep these access codes secure. DO NOT include a list of passwords and PINs in your documents.

Choosing secure passwords is one of the most important things you can do to keep your accounts safe and avoid the headaches and potential suffering caused by security breaches. Be sure to select a password or PIN that is something you will be able to remember, but that is NOT something easily associated with you, such as a birth date, phone number, nickname or other reference someone could easily discover. Never write your password down or store it in an unencrypted file.

And NEVER give out a password or PIN for any account to anyone, no matter who the person is or claims to be. No customer service representative, systems administrator or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to get access.

Vital Account Information

The following information will be of the most importance immediately after a storm and will help expedite the filing of claims. Be sure to know what your insurance policies cover. It is a good idea to perform an annual review of the type and amount of coverage you have, to make sure you are adequately protected in the event of a loss.

Property Insurance

Company Name:
Policy Number:
Phone Number:
Address:
Deductible:
Premium Due Date:

Health Insurance

Company Name:
Policy Number:
Phone Number:
Address:
Deductible:
Premium Due Date:

Rental Insurance

Company Name:
Policy Number:
Phone Number:
Address:
Deductible:
Premium Due Date:

Life Insurance

Company Name:
Policy Number:
Phone Number:
Address:
Deductible:
Premium Due Date:

Auto Insurance

Company Name:
Policy Number:
Phone Number:
Address:
Deductible:
Premium Due Date:

Other Insurance (Boat, Windstorm, Flood, etc.)

Checklist Hints

These helpful hints provide direction in identifying the best resources for gathering the documents listed on the Checklist of Important Legal Documents and Financial Statements.

How to get important documents

You can obtain copies of birth, death, marriage, divorce and adoption certificates from your state health or social services administrations for a minimal fee.

The IRS says U.S. Citizens who receive income are required to have an SSN. Call your local social security office for assistance in obtaining new/replacement cards, or refer to the SSN FAQ Web page <http://www.cpsr.org/cpsr/privacy/ssn/ssn.faq.html> for further assistance.

A copy of your passport will expedite obtaining a replacement passport if needed. Information about obtaining a passport is available at <http://travel.state.gov/passport/>.

Information on U.S. Citizenship and Immigration Services is available at <http://uscis.gov/graphics/formsfee/forms/>. Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.

A Will is an extremely helpful document that can help reduce family conflicts, probate, time and expenses during the stressful time of losing a loved one. A Short Form Will, an uncomplicated will used to give all assets equally to one or more heirs, can generally be obtained for less than \$10. Most financial planners can help you with this or you can contact your local legal aid offices.

A Power of Attorney is a legal document that authorizes another person to act on your behalf. That person does not have to be an attorney, just someone you trust to make decisions for you if you cannot make them yourself. A power of attorney can grant complete authority or can be limited to certain acts and/or for certain periods of time.

If you need a copy of your mortgage or deed of trust, contact your lending institution. Proof of home ownership may be required in order to receive federal disaster assistance.

If you do not have your car ownership papers, you should be able to get a reissued vehicle title or registration from your local Department of Motor Vehicles.

Financial Obligations

Having a record of your financial obligations can be extremely important to demonstrate your discretionary income and to qualify for income-based assistance following a disaster. If you do not have a lease, having proof of utility payments is very important to demonstrate residence in the home.

- Mortgage Statement
- Lease
- Utility Bills (Electric, Water, Gas)
- Car Payment
- Student Loan
- Alimony Payments
- Child Support Payments
- Elder Care Facilities
- Other Debt

Financial Account Information

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|-----------------------------|
| Name of Institution: |
| Address: |
| Phone Number: |
| Account Number: |
| Web Site: |

Mortgage Information

If your home is mortgaged, any insurance claim settlement will be made out to you and the mortgage holder. You will need to keep the mortgage holder informed of the process and arrange a schedule of release of funds for repairs.

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| Name of Institution: |
| Address: |
| Phone Number: |
| Account Number: |
| Web Site: |
| Additional Accounts (utility companies, cell phone provider, etc): |