



KENTUCKY
**ACCESS TO
JUSTICE**
COMMISSION

Kentucky residents should grab a camera and watertight bag to avoid disaster-related legal issues

Helpful tips from the Kentucky Access to Justice Commission June 2019

As the extreme weather season begins, floods, tornadoes, fires and other natural disasters can cause a host of civil legal problems for Kentucky residents, from accessing critical disaster assistance to securing temporary housing and handling insurance claims.

Kentuckians should act now to ensure they can access documents and photographs of everything in their home before a natural disaster arrives. A few simple actions can help to avoid legal problems later.

Preparation for disasters is key.

First, residents should take photographs of everything, including their home, belongings, pets and important documents. This will help with insurance and Federal Emergency Management Agency claims. Second, residents should upload the photographs to a secure location and email them to themselves and put the camera in a watertight container.

Residents should review the title to their property to make sure that ownership is clear and unencumbered before disasters happen and try to remedy any title issues that might exist before they become a stumbling block to recovery in the aftermath.

Residents should place their family's most important records and documents in a safe place. Put them in a sealable plastic bag or other watertight container and keep them nearby – possibly in their vehicle with a to-go bag of essentials they would need if they had to quickly evacuate. Residents should make copies of these documents and store them in a safe secondary location, such as a safe deposit box.

What documents should be gathered? Items include:

- Account numbers for credit cards, checking and savings accounts
- Adoption papers
- Bank and utility records
- Bills to be paid, such as credit cards and utility bills
- Birth certificates
- Computer passwords
- Deeds and rental agreements
- Divorce and custody decrees
- Driver's license
- Immunization records
- Insurance (proof of homeowners, renters, flood, earthquake, auto, life, health, disability, long-term care insurance, etc.); have policy number and insurance company contact information for each type of coverage
- Marriage license
- Medical directives
- Medical records, including copies or photographs of medical prescriptions
- Military discharge records
- Military ID
- Passports, immigration paperwork such as green cards, work authorization or naturalization papers
- Pet records (medical and vaccination records for pets along with current photos and ID chip numbers in case of separation)
- Powers of attorney including medical powers of attorney
- School records
- Social Security card
- Tax returns (first two pages of previous year's federal and state tax returns)
- Vehicle title and registration and proof of insurance
- Wills and estate planning documents

Start with the most important and most difficult items and property to replace. For more information, visit <http://bit.ly/HelpfulDisasterResources>.

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