

Unfortunately, the things that mean the most to us are usually the hardest to recover in light of a disaster. It is your duty to take initiative today and protect those memories

Prepare for Fire: Get Out Fast and Reduce Risk

In the event of a fire in your home you can reduce the risk of loss and the cost of recovery with a fire prevention plan that includes scanning your important documents and memorabilia. Think of the money and time you'll save

INTRODUCTION

The threat of fire is something every household faces. By scanning your vital records and legal documents as part of your annual fire prevention plan you could save your family hundreds, if not thousands, of dollars and weeks of time by preserving your identify and history if disaster strikes.

We became motivated to produce this e-guide after witnessing the numbers of U.S. households that have lost their homes to wildfires and other natural disasters in the last two years. Some people had warning - even days ahead of time - that they would have to evacuate their homes while others were given only a few minute's notice. So many families have struggled to get back on their feet financially with just the basics. Imagine having lost everything and trying to prove who you are in order to replace your documents.

This e-guide will provide you with practical information, a do-it-yourself checklist, and additional sources of information from government agencies and non-profit organizations. We'll include a sample case study of one a household of five

FIRST: GET OUT FAST

If your home suffers a fire the only responsibility you have is to get out fast. Put your life first and let the professionals fight the fire. Don't try to be a hero and grab household possessions on the way out. You'll have a big job ahead of you just trying to recover both physically and financially.

Let's start with some facts.

Most people don't realize that home fires are the single most common disaster across the nation. The [American Red Cross](#) says the number of home fires has increased about eight percent since 2000.

According to the [National Fire Prevention Association](#) , U.S. fire departments responded to some 370,000 home structure fires in 2011 that caused \$6.9 billion in direct damage. The average cost of a home fire was more than \$17,000, back in 2006, according to data the association compiles.

That's an expense no one looks forward to having.

Many people believe that fire prevention plans, like emergency plans, are a great idea to do sometime down the road when you have more time. A small percentage of the population actually have a plan in place.

You'll spend weeks or even months trying to prove you owned something that you're claiming.

When the threat of fire is near you, however, you have zero time to begin developing a prevention or preservation plan. You'll be in escape mode.

If anything should motivate you to begin composing a fire prevention plan at home that includes scanning your vital records, consider the money spent and time lost trying to compile a list of household contents to file with your insurance company.

Without proper documentation, by way of scanning receipts and photos, you'll spend weeks or even months trying to prove you owned something that you're claiming. There is no guarantee without proof that your claim will be accepted.

Now add all that to the time and cost of replacing your vital records and a prevention plan that includes scanning makes good financial sense.

VITAL RECORDS

The Federal Emergency Management Association compiled a great resource called *After the Fire - Returning to Normal* to help residents begin the process of sifting through the remains of their home. In its report, FEMA developed a list of vital household documents and records that may need to be replaced, if they were burned or completely destroyed in a fire.

Those vital documents and records may include your:

- driver's licenses
- auto registrations
- car titles
- bank statements. Checking and savings)
- insurance policies
- government civilian records
- military discharge papers
- passports
- birth certificates
- death decrees
- marriage certificates
- divorce papers
- social security cards
- Medicare cards
- credit cards
- titles to deeds
- stocks and bonds
- U.S. savings bonds
- last wills & testaments
- living wills
- medical records
- warranties
- income tax records
- citizenship papers
- prepaid burial contracts
- animal registration papers
- mortgage papers
- citizenship papers
- green cards
- family treasures
- cash

Now add to that list the other things you should scan as part of your fire prevention plan: your family photos, lists of household contents and receipts of those purchases. You get the picture.

Remember, your number one reason for getting started on a project like this is to reduce your risk and save time and money in the event of a disaster at home. We can't emphasize that enough. We all have a shared responsibility to reduce the risk of fire in our homes and communities. Individually, we also have a responsibility to protect our assets.

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The cost of record replacement may vary state by state and county by county, depending on the record or legal document you need replaced. Also consider the time and travel costs associated with physically going to the government office to duplicate your records. We found some resources on the subject from the Center for Disease Control and USA.gov.

CASE STUDY

As a sample case study I took the checklist of vital documents at the end of this e-guide used my own household as an example. If my house suffered a fire today and my wooden file cabinet became kindling for the flames and say, perhaps, I didn't have all my legal documents and vital records in a fireproof safe I would be looking to replace the records for four adults and one child. My oldest child doesn't live at home anymore but we're still maintaining those records for safe keeping, so they are our responsibility.

I can foresee spending, at a minimum, \$1,325 trying to duplicate vital records and spending the equivalent of two weeks of time getting them in person from the various agencies. That doesn't include the added cost of travel, tolls and parking that I know I would encounter.

DOCUMENT + SOURCE	COST PER RECORD NEW JERSEY EX	TIME REQUIRED	COSTS
DRIVER'S LICENSE	\$11 + REQUIRES YOU TO HAVE 6 POINTS OF IDENTIFICATION	TIME WAITING AT MOTOR VEHICLE COMMISSION	(3) \$33
AUTO REGISTRATION	\$5/\$11	TIME WAITING AT MOTOR VEHICLE COMMISSION	(2) \$22
CAR TITLES	\$60 FOR DUPLICATE TITLE WITH PROOF OF OWNERSHIP; WITHOUT PROOF OF OWNERSHIP - TIME + \$60	WITHOUT PROOF OF OWNERSHIP ADVERTISING IS REQUIRED.	(2) \$120
BANK STATEMENTS (CHECKING AND SAVINGS)	UNKNOWN	TIME - CONTACTING THE BANKS. IDENTIFICATION WILL BE REQUIRED	(MULTIPLE) \$UNKNO WN
INSURANCE POLICIES	UNKNOWN	TIME - CONTACTING THE COMPANY	(MULTIPLE) \$UNKNO WN

[Click here](#) to download the eguide "Scan Before A Disaster Happens to You"

DOCUMENT + SOURCE	COST PER RECORD NEW JERSEY EX	TIME REQUIRED	COSTS
GOVERNMENT CIVILIAN RECORDS	UNKNOWN	TIME	0
MILITARY DISCHARGE PAPERS	UNKNOWN		0
PASSPORTS	\$135/ ADULT PASSPORT BOOK; \$165 PASSPORT	SEVERAL WEEKS; IN AN EMERGENCY, VISIT A U.S. PASSPORT OFFICE	(5) \$675
BIRTH, DEATH AND MARRIAGE CERTIFICATES CONTACT YOUR STATE'S VITAL RECORDS DEPARTMENT	\$10/\$25 DEPENDING	TIME - YOU'LL NEED NOTARIZED DOCUMENTS.	BIRTH (5) \$125 MARRIAGE (1) \$25
DIVORCE PAPERS	UNKNOWN. FOR EXAMPLE, ONLINE ORDER IN NEW JERSEY INCLUDES AN ADDITIONAL \$40 FOR PROCESSING & MAILING COSTS.	TIME - CONTACT YOUR GOVERNMENT AGENCY THAT GRANTED THE DIVORCE. YOU'LL NEED A NOTARIZED VERSION. FOR INSTANCE, IN NEW JERSEY, DIVORCE DECREES ARE AVAILABLE THROUGH THE SUPERIOR COURT OF NEW JERSEY RECORDS CENTER.	(1) \$25
SOCIAL SECURITY CARDS	\$0	TIME AND IT REQUIRES YOU TO HAVE IDENTIFICATION	(5) \$0
MEDICARE CARDS	UNKNOWN	TIME - 30 DAY WAIT; IN AN EMERGENCY, VISIT YOUR CLOSEST SOCIAL SECURITY OFFICE	(0) \$0
CREDIT CARDS	UNKNOWN	TIME SPENT CALLING EACH CREDIT CARD COMPANY; INFORMING CREDIT REPORTING BUREAUS, IF NECESSARY	(MULTIPLE) \$0
TITLES TO DEEDS	UNKNOWN	TIME - FOR PROPERTY TITLES, CALL THE COUNTY CLERKS OFFICE; CAR TITLES - CONTACT YOUR LOCAL GOVERNMENT OFFICE FOR MOTOR VEHICLES	(MULTIPLE) \$UNKNOWN

Don't forget to download a fire prevention checklist from the [National Fire Prevention Association](#) or contact your local fire department. Be safe

DOCUMENT + SOURCE	COST PER RECORD NEW JERSEY EX	TIME REQUIRED	COSTS
STOCKS AND BONDS	UNKNOWN	TIME - CONTACTING YOUR INVESTMENT ADVISOR OR COMPANIES YOU INVEST WITH DIRECTLY	UNKNOWN
SAVINGS BONDS	KNOWN	TIME - WILL NEED PROOF OF IDENTIFICATION	UNKNOWN
LAST WILL & TESTAMENT & LIVING WILL	UNKNOWN	TIME - A LAW FIRM SHOULD MAINTAIN A COPY OF YOUR LAST WILL & LIVING WILL; ALSO ASK FOR AN ELECTRONIC COPY.	(2 + NEW eCOPY) \$UNKNOWN
MEDICAL RECORDS	UNKNOWN	TIME - CALLING EACH MEDICAL OFFICE AND PHARMACY	(MULTIPLE DOCTORS, PEOPLE AND LOCATIONS)
WARRANTIES	UNKNOWN	TIME - CALLING OR REQUESTING ONLINE DUPLICATION OF	UNKNOWN
INCOME TAX RECORDS	\$57 PER YEAR	TIME	(7) \$399
CITIZENSHIP PAPERS	\$345	TIME	(0) \$0
PREPAID BURIAL CONTRACTS	UNKNOWN	TIME - CALL THE COMPANY	(0) \$0
ANIMAL REGISTRATION PAPERS	VARIES BY LOCATION	TIME - VISITING LOCAL GOVERNMENT OFFICE	(1) \$UNKNOWN
MORTGAGE PAPERS	UNKNOWN	TIME - CALL THE COUNTY CLERKS OFFICE	(1) \$UNKNOWN

*I've only had my Flip Pal for a couple of weeks, but I don't know how I did without it! I a genealogist, which includes copying old pictures to flash drives. I have a lot of down time waiting for my sons at various practices and school events, so I bring along a photo album and my Flip Pal. I can get an album of about 200 photos done during one practice time! An added plus is that I meet a lot more people because most want to know what I am doing and what the Flip Pal is. I love it!
- Kathy, FL*

DOCUMENT + SOURCE	COST PER RECORD NEW JERSEY EX	TIME REQUIRED	COSTS
GREEN CARD REPLACEMENT	\$450	TIME	(0) \$0
FAMILY TREASURES	VARIES	TIME	(MULTIPLE) \$UNKNOWN
CASH - IF ITS BEEN BURNED OR MUTILATED	UNKNOWN -	TIME - BURNED CASH MUST BE MAILED TO THE U.S. DEPARTMENT OF TREASURY AT THE BUREAU OF ENGRAVING AND PRINTING IN WASHINGTON, DC	(UNKNOWN)

The process of slowly scanning and backing up your vital documents as a means of fire prevention is very organized. You'll naturally eliminate receipts that aren't needed

In the state of New Jersey where I live, I will need to complete an application, provide proof or multiple pieces of identification, a fee and proof of my relationship to the person on the vital record in order to receive a certified copy. That's where the endless run-around cycle begins to spin for me.

For instance, in order to get a replacement drivers license I will need six pieces of identification. I can't do anything until I go to the state capital and replace my birth certificate and then go to the social security office across the city and replace my social security card.

There's at least a day of time and travel costs to get that completed. All four adults in my household would need to go to request our records.

I could get some forms of identification from the town, proving that I own my home. Utility companies could send me updated bills and statements, but that might take time.

I may have to drive an hour away to get a copy of my marriage license to help facilitate getting my birth certificate, thus proving who I am.

If I was in a rush I'd have to spend a day at the U.S. Passport office in Philadelphia - again with added travel, tolls and parking costs - trying to replace my passport to use as a form of identification. That would only be possible if I had my replacement birth certificate and social security cards in hand. Again, four adults would have to do this.

From there we could replace our driver's licenses and car registrations.

If my car in the garage was destroyed in the fire and I don't have the title saved, getting a replacement title without proof of ownership is far more costly and labor intensive than if I tried to get it replaced with a digital scan of the title as proof, because there's an advertising component to seeking a replacement title.

Think of this project as putting your house in order.

As I learned from researching how to replace vital records in my state, some requests can be filed online, but they also require you to have a valid driver's license, a credit card and scanned copies of all supporting materials in an approved format, such as a pdf, jpg or tif format. Those services also have added handling and mailing costs.

Something to keep in mind is that in the event of a larger regional disaster, such as wildfires, tornadoes, ice storms, or hurricanes, many government offices may not be open or accessible to get your records duplicated. Delayed time also costs you money.

Think of this project as putting your house in order. You're tackling a recommended fire prevention plan, going room by room. Eliminating hazards, checking smoke detectors, planning escape routes and discussing it with your family. You're also asking yourself the simple question: If the worst happened, could our family recover financially? What else should we do to protect ourselves?

CARVE OUT TIME

This project can be completed easily by budgeting small blocks of time.

Take this vital documents list and make it your assignment. Give yourself one hour to scan as many documents as you can. You'll get more accomplished in 30 minutes to an hour of scanning than you will if you procrastinate all together.

A firefighting friend of ours suggested that you keep your drafted emergency preparedness and fire prevention plan in front of you, so you can't ignore it. Keep it on the counter or in the center of your desk, chipping away at the list, until you get it finished. Start with a personal mission statement: something like ... today I will do just one thing.

If you worked on this project every day for a week, you'd have six to seven hours worth of records scanned by the weekend. The biggest thing you'll notice is how incredibly organized you've become.

You will naturally begin to eliminate unnecessary papers in your files and create small tasks, because you're looking at your financial house under a microscope. Paper clutter is a fire hazard, too. So be satisfied that you're completing two chores at once.

By way of example, when I completed this task for the case study, I eliminated two tall garage cans of shredded paper. I'm an organized person, but I held onto receipts (or duplicates) for possessions I no longer owned.

When you're finished scanning, copy your files to a backup drive, thumb drive, DVDs or even on a cloud-based storage website. Store them in a fireproof safe, a fire resistant envelope, a safety deposit box or with a trusted friend, who doesn't live in the same building as you.

We recommend following the standard of archivists by have three copies made, using two types of media and storing one of those three copies off site. For example, you could create one DVD, used one backup drive and then keep an online file stored on a cloud-based storage site, such as Dropbox.

What a wonderful device! I have 1,000's of unsorted photos, and many albums, and had despaired of ever being able to organize and preserve them. My regular scanner made copying each photo a chore and I was afraid I would never live long enough to do them all. Flip-Pal is just wonderful!
- Margaret,
California

FIREPROOF SAFES AND CASES

Let's talk about cases for a moment. You have many options for how to store your backups. There are fireproof and waterproof safes on the market that are geared toward protecting your household records and computer media in a fire for two hours or more. There are fireproof storage boxes that are not safes, but they will protect your document files against heat, fire and water. There are also fire-resistant envelopes on the market that come in sizes small enough to hold money and large enough to hold legal documents.

Before you buy anything, decide what you are going to store in it. There are two types of fire safes on the market: those designed to safely protect documents and those for data storage and computer media. Once you decide what you're going to store, you'll know what safe you'll need and can begin to budget for it. Data safes carry a UL 125 or UL 72 rating from the Underwriter's Laboratories, while document storage safes carry a UL 350 fire rating. The reason you can't store computer data in a fire safe rated for paper is that it will melt.

For example: A UL 125 rating on a data safe means the internal temperatures during a one-hour 1700-degree fire test will not exceed 125 degrees **Feirenheight** - the temperature at which computer media (CD's, DVDs, LTO tapes, DAT tapes, microfiche, film negatives, etc) melt. Media typically begins to melt at 140°F. Similarly, the UL 350 test, rated for the storage of paper documents, which begin to char at 400°F, assures that the internal temperature will not exceed 350°F.

Waterproof it

A great video reminder was recently posted on Youtube, courtesy of Angie's List, on why it's important to tuck important papers and backup drives into waterproof containers in those fireproof safes and storage boxes.

Smoke goes where air goes and fire hoses spray tons of water. In a fire that burns for an extended period of time, where firefighters are spraying water on your home for more than two hours, your possessions may be knocked around and it may be easy for the smoke and water to get inside your safe. So, give your records added protection.

For instance, you may want to store your thumb drives or DVDs in jewel cases in two freezer bags inside your fireproof safe. Or even store them inside a fire-resistant envelope inside two freezer bags. Doubling up plastic freezer bags, may not be the best long-term archival method for protecting your historic family documents, but they are better short-term solutions for protecting your records than doing nothing at all. It's better to take a chance that some layer of the plastic might melted onto the jewel case than to find your DVDs floating in water that now has the muck and mud of fire debris in it. At that point, the computer media would be unreadable.

This step might sound extreme, but remember that those documents and backup drives are likely to be the first things you reach for when you're allowed to return to your home.

This e-guide was developed by various team members at Couragent, Inc., makers of the Flip-Pal mobile scanner, who are passionate about preserving family photos and documents. While every precaution has been taken in the preparation of this e-guide, the publisher and authors assume no responsibility for errors or omissions, or for damages resulting from the use of the information contained herein.

As you begin this project, you'll evaluate what you need. Do what you can, when you can afford it.

WRAP UP

Every emergency plan takes time to develop and implement. The process of slowly scanning and backing up your vital documents as a part of a larger fire prevention plan is an organized process. It takes time. Think of your plan as a savings plan. You are investing in protecting your future. Reevaluate the checklist each year during National Fire Prevention Month. In the event of a fire, you won't face a total loss.

FOR MORE INFORMATION:

Flip-Pal - Prepare for Fire page
www.flip-pal.com/prepare-for-fire/

FEMA - After the Fire - Returning to Normal
http://www.usfa.fema.gov/downloads/pdf/publications/fa_46.pdf

American Red Cross: Home Fire - Fact Sheet
http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4440088_FireSafetyFactSheet.pdf

National Fire Prevention Association (NFPA)
www.firepreventionweek.org

Center for Disease Control
<http://www.cdc.gov/nchs/w2w.htm>

USA.gov
<http://www.usa.gov/Citizen/Topics/Family-Issues/Vital-Docs.shtml>

Do 1 thing - Emergency Preparedness for Your Home
www.do1thing.com

Youtube - video on waterproofing contents in a firesafe
http://www.youtube.com/watch?cid=socialDC_20131008_12876614&v=K75VZCLiRY