

Records of the \_\_\_\_\_ family.

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# Records and Important Papers

Use this booklet as a guide to help you organize and keep personal and household records. Study the pages with your family, analyze each section, and fill in the blanks. Create a records and important papers notebook using pocket files to hold copies of important papers. Store originals in a safe deposit box or fireproof, waterproof, and burglarproof home safe.

When the booklet is complete, store it in a safe place. For it to be useful, the booklet must be kept up to date. Review it and make revisions at least once a year. If properly filled out and kept current, this information can help you find records when you need them. It can also be a guide for you or others to use in an emergency.



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**[www.aces.edu](http://www.aces.edu)**

**E**ach new beginning or change in life calls for a fresh look at the types of records and papers you should keep. Whether you are in school, married, employed, or setting up your first apartment or house, new roles and responsibilities call for new ways of keeping personal records. If you have never kept records in a systematic way, now is the time to begin.

Households should be viewed as small businesses because many of planning, buying, and record keeping processes are the same. The success of any business depends largely on how well its activities and details are planned, organized, and carried out.

The time and effort required to organize your records pay off daily in convenience as well as in cash at income tax and bill paying times.

### **Why You Should Keep Records**

- To assist in preparing tax returns
- In case of a crisis such as death, fire, or theft
- For protection in case official records are destroyed
- To avoid long waits on insurance, military, veterans, and other benefits
- To provide proof of various transactions
- It's the sensible thing to do

### **Where to Keep Family Records and Papers**

Essentially, there are four places records should be kept: (1) in your wallet to carry with you, (2) in a safe-deposit box, (3) in a fireproof, waterproof, burglarproof home safe, and (4) in the glove compartment of your car.

Examples of records and information you should carry with you include identification, membership cards, and licenses (see table 1, page 6). In addition, keep a list of these items on file at home.

Important documents that are difficult to replace should be kept in a bank safe-deposit box or in a fireproof, waterproof, burglarproof home safe (see table 2, page 6). If you don't have a safe-deposit box, consider getting one. The yearly rental fee is only a few dollars, and some savings institutions make these boxes available at no cost to depositors. Your box should be large enough to hold all of the items that need to be in it, yet small enough to keep out the things that don't need to be there.

Most of your records and papers should be kept at your home (see table 3, page 7). The most efficient way to store records and complete family business

transactions is to set up a family business center. In addition to records, it is the ideal place to keep accounts, develop budgets, carry on correspondence, prepare tax returns, write checks, and care for many papers and semivaluable documents.

The center should have a writing surface, storage space for records and papers, and storage for supplies and small equipment.

The most important part of the home business center is the filing system. It is most useful to have two sets of files: one for current transactions and records and another for reference materials or permanent records. When setting up your filing system, consider its organization for ease of maintenance and use.

Some documents need to be placed in the glove compartment of your car (see table 4, page 8).

### **Replacing Very Important Papers (VIPs)**

It is always a good idea to keep important papers in a safe place such as a safe-deposit box or in a fireproof, waterproof, burglarproof home safe. Occasionally, such papers are lost, stolen, or destroyed. This publication gives information on how to replace important documents such as births certificates, driver's licenses, passports, and saving bonds. It also provides addresses and fees for agencies that provide replacements.

Very important papers (VIPs) are personal documents that you may need at some point during your life for a variety of reasons. For example, a birth certificate is necessary to prove age when obtaining a driver's license, when acquiring a Social Security number, or as proof of U.S. citizenship when applying for a passport. VIPs should be kept for the following reasons: to assist in preparing tax returns; for inheritance and other business matters in case of a crisis such as death, fire, or theft; and to avoid delays in the processing of insurance, military, veteran's, and other benefits. VIPs include documents such as birth, marriage, and death certificates; deeds, leases, contracts, wills, copies of tax returns, insurance policies, military papers, and Social Security records.

Many household records are replaceable, some quite easily. For example, copies of insurance policies are available from your insurance company, and copies of canceled checks are usually available from the institution that holds your checking account. However, replacing some VIPs can be costly and troublesome. The more difficult and expensive a record is to replace, the safer its storage should be.

## **Birth and Death Certificate**

To replace a birth certificate for someone who was born or died in your state, contact your county government offices and ask where the state and county vital records are kept, or access <http://vitalrec.com> and select your state. Often, such records are found in the State Department of Health. In some states, these records are available electronically. You will likely have to pay a fee to get a certified copy for your use. Information required usually includes the name on the record, date of birth, place of birth (city or county), and father's name and mother's name (including maiden name).

The fees and procedures for securing a death certificate are the same as those for requesting a birth certificate. Most require name on the record, date of death, and location of death (city or county).

***In another state.*** For birth and death records outside of your state, an official certificate should be on file in that state. These certificates are typically prepared by physicians, funeral directors, other professional attendants, or hospital authorities and are permanently filed in the central vital statistics office of the state, city, or outlying area where the event occurred. The federal government does not maintain files of such records. To obtain a certified copy of a birth or death certificate from another state, order online at <http://www.vitalrec.com/usmap.html>. Select the state where the person was born, married, or died, and follow the directions for ordering the document needed.

***Outside the United States.*** For birth records of U.S. citizens born abroad, write for replacement Form DS-1350 (Certification of Birth), which contains the same information as Form FS-240 (Consular Report of Birth Abroad). Contact:

**US Department of State  
Passport Services  
Vital Records Section  
1111 19<sup>th</sup> Street, NW, Suite 510  
Washington, DC 20522-1705  
Web site: <http://travel.state.gov/law>**

If you are applying for a replacement FS-240, enclose a notarized affidavit by a parent or legal representative. This affidavit must state the name, date, place of birth, and the whereabouts of the original form. There is a cost for both the DS-1350 and FS-240 applications. Send a check or money order payable to the U.S. Department of State. The address provided is also used to obtain a "Report of the Death of an American Citizen."

## **Marriage Licenses, Marriage Dissolutions, Adoption Decrees**

***In your state.*** To replace marriage licenses or dissolution or adoption decrees, contact the county government office where the license was bought, where the marriage occurred, or where the dissolution or adoption was filed. There will be a charge for these records, usually due at the time of the request. You will likely be asked to provide name(s) on the record, date of the event, and location of the event (city or county). You may be able to request it electronically. If you are unsure which county issued the marriage license, dissolution, or adoption decree, contact or write to the office where vital records are kept in your state.

***Out of state.*** If the marriage, dissolution, or adoption occurred outside your state, contact the district court of the county where the marriage, dissolution, or adoption took place, or write to the Bureau of Vital Statistics in the Department of Health at the capital of the state in which the event occurred. Go to: <http://www.vitalrec.com/usmap.html>.

### **Citizenship and Naturalization Papers**

An application for Replacement of Naturalization/Citizenship Document (Form N-565) is used to request citizenship and naturalization papers. The sizeable fee charged must be paid only by check or money order. You may download the form from the Web at <http://uscis.gov/graphics/formsfee/forms/n-565.htm>.

You can also obtain a copy by writing or visiting your nearest field office. Access <http://uscis.gov/portal/site/uscis> and click on site map, click on field office, click on office locator, and scroll down to map and click on your state. If you prefer, call the National Customer Service Center at (800) 375-5283 for information. They may not be open during normal business hours. Check for the days and times when they are open.

### **Driver's License**

Click on <http://www.dmv.org/drivers-license.php> to view information about your state's driver's license laws. If you prefer, contact the office responsible for motorized vehicles in your county or state. You may be asked to bring a birth certificate or two other forms of identification with your full name and date of birth and to pay the fee for a duplicate or new license.

## Federal Income Tax Return

For copies of federal income tax returns, call the nearest Department of the Treasury office or Internal Revenue Service (IRS) office and request Form 4506 (Request for copy or Transcript of Tax Form). To find your local office, go online to: <http://www.irs.ustreas.gov/localcontacts/> and click on state in which the federal income tax returns were filed. To speak with an IRS representative and get tax help by phone, call (800) 829-1040.

The Taxpayer Advocate Service can be reached by calling (877) 777-4778 or see **Publication 1546, *The Taxpayer Advocate Service of the IRS.***

## Insurance Policies

To replace lost or destroyed insurance policies, contact the agent or company providing the coverage. You may be required to complete a form, pay a fee for duplicate copies, or both. The policy number is required for this request.

## Military Discharge Papers

To obtain copies of military discharge papers, request Standard Form 180 (SF-180) from any office of the Veterans Administration, the American Legion, the Veterans of Foreign Wars, the Red Cross, a Veterans Association, or a military recruiter. Standard Form 180 may be downloaded over the Web from <http://www.archives.gov/sglobal-pages/subject-index.html>.

Send the completed form to the following address:

**National Personnel Records Center  
Military Personnel Records  
9700 Page Avenue  
St. Louis, MO 63132-5100**

The National Personnel Records Center responds only to mailed or faxed requests and requests made via online communication. The fax number is (314) 801-9195. The center's Web address is <http://www.archives.gov/research/index.html>.

If discharge papers were recorded in the county clerk's office at the time of discharge, contact the county where they were recorded.

## Passport

**Lost in the United States.** If your passport is lost or stolen in the United States, report the loss or theft immediately to the Department of State or to the nearest Passport Agency. The loss or theft should also be reported to local police.

**Lost abroad.** If your passport is lost or stolen while you are abroad, it should be reported immediately to the nearest U. S. embassy or consular office.

A passport is a traveler's principal means of identification abroad, and its loss is very serious. To replace the passport, you must complete Form DS-11 (Application for Passport) and, if your passport had not expired, Form DS-64 (Statement Regarding Lost or Stolen Passport). Whether lost or stolen in the United States or overseas, report the lost or stolen passport to:

**U.S. Department of State  
Passport Services  
Consular Lost/Stolen Passport Section  
1111 19 Street, NW, Suite 500  
Washington, DC 20036  
Phone (any time, day or night): (202) 955-0430  
Web site: <http://travel.state.gov/>**

## Property Deeds

**In your state.** If the property deed was recorded, contact the Registrar of Deeds in the county where the property is located. Copies are certified for a fee. If the property deed was not properly recorded, you may have to obtain a new deed from the previous owner.

**Out of state.** To replace lost or destroyed deeds, contact the clerk and/or recorder at the courthouse in the county where the property is located.

## Social Security Card

To replace your Social Security card, fill out Form SS-5 (Application for Social Security Card). Use this form for a replacement card, to change your name because of marriage or otherwise, or a change of address within your Social Security file. To download this form, go to: <http://www.ssa.gov/sitemap.htm>. Contact the Social Security Administration at (800) 772-1213 if you need additional help, or write to the following address:

**Office of Public Inquiries  
Social Security Administration.  
Windsor Park Building  
6401 Security Blvd  
Baltimore, MD 21235  
Web site: <http://www.ssa.gov/reach.htm>**

## Savings Bonds/Notes

Savings bonds/notes that are lost, stolen, mutilated, or destroyed may be replaced free of charge as long as the Bureau of Public Debt can establish that the bonds have not been cashed. To assure that the bonds can be traced, owners should keep records of bond serial

numbers, issue dates, registration, and Social Security or taxpayer's identification numbers in a safe place separate from the bonds.

To get your bond replaced, request Form PDF-1048 (Claim for Lost, Stolen, or Destroyed United States Savings Bonds) from a local bank. If the form is not available at your local bank, it may be downloaded from: <http://treasurydirect.gov/forms.htm>.

On this form provide approximate issue date along with complete names, addresses, Social Security number that appeared on the bond, and the bond serial number. If you don't know the serial number, write "unknown" in the space provided.

If the bond owner is a minor, the form should be signed by both parents, and the minor's age and Social Security number should also be included. Replacement bonds will bear the date of original issue. The completed application should be signed by the owner(s) and others named in the missing bonds' registrations, notarized, and sent to the following address:

**Bureau of the Public Debt  
Office of Investor Services  
Parkersburg, WV 26106-1328  
Phone: (304) 480-6112  
Fax: (304) 480-6010  
E-mail: [savbonds@bpd.treas.gov](mailto:savbonds@bpd.treas.gov)**

### **Vehicle Title**

**In your state.** Contact your county treasurer's office or the Motor Vehicle Division. There usually is a charge for this service, and the new form must be signed in front of a notary public.

**Out of state.** The contact information in other states is available from your county treasurer, or you can access <http://www.dmv.org/drivers-license.php> for information about vehicle titles in each state.

### **Will**

If your will is misplaced or destroyed, contact the attorney who prepared it. If your circumstances have changed, a new will may be appropriate.

### **Note and Disclaimer**

At the time of publication, all the contact information provided, including addresses, telephone and fax numbers, e-mail addresses and phone numbers, was verified. This type of information, however, is subject to change.

Adapted for use in the *Legally Secure Your Financial Future: Organize, Communicate, Prepare* program from original writings by Marsha A. Goetting, Ph.D., CFP, CFCS, professor and Family Economics Specialist, Montana State University-Bozeman.

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Legally Secure Your Financial Future: Organize, Communicate Prepare (LSYFF) educational program

**Table 1.** Records to Carry With You\*

<b>Item</b>	<b>Reason for Carrying</b>
Personal identification; name, address, and telephone of relative or friend	For identification and to notify someone in case of an emergency.
Credit cards	For identification and to charge purchases.
Driver's license	For identification and evidence of legal eligibility to drive.
Medical information	For emergency treatment. Place in household files for easy reference.
Blood type	In case of blood loss.
Diseases: diabetes, heart disease, etc.	For emergency treatment.
Medicare or insurance card	For identification to receive benefits when admitted to hospital.
Doctor's name, address, telephone	To notify in case of emergency treatment.
Organization membership cards	For identification and for proof of membership.
Social Security card	For identification. Number should be listed at home and in safe-deposit box to avoid identity theft; carry only when needed.
Donor card	To donate body organs or to donate body to medical school for medical education or research.

\*A list of this information should also be kept in your home file.

**Table 2.** Records to Keep in a Safe-Deposit Box or Fireproof, Waterproof, Burglarproof Safe\*

<b>Item</b>	<b>Reason for Keeping</b>
Automobile (truck, motorcycle, etc.) title and bill of sale	For evidence of ownership. Essential for transfer to new owner when car is sold and for motor and serial numbers in case of theft.
Certificates: birth, death, marriages, divorce, citizenship, adoption	For Social Security, inheritance, insurance, veteran's federal benefit pension compensations, and business matters. These can be replaced, but it often takes much time and money.
Contracts, notes, debts	For evidence of what you owe or what is owed to you. Important for interest deductions on tax returns and to indicate fulfillment of contract terms.
Household inventory, list of records in home file	For insurance and identification in case records are destroyed.
List of insurance policies	For reference to types and amounts of coverage. List policy numbers, names of all insured, beneficiaries, companies, and agents. Keep until collected or expired. Record payments and premiums, location of policies, and claims. Keep duplicate policies in your home file.
Military service records	For insurance, retirement, medical, and other benefits and business matters. Some authorities recommend that discharge certificates are recorded by a county or city clerk to create an additional official record in case the original is lost.
Social Security card	For benefit claims and other business matters. Keep copy of card or number.
Tax records	For reference in case of audit. Keep all records of taxes, profits, etc. Keep home improvement records; they can reduce taxable profits. Keep records of house sale. Records should be kept at least 3 years after reporting on tax return.
Copy of will	For use when needed. Original copy may be kept by the attorney who prepared it. Keep one copy in safe-deposit box and one at home.

\*A list of the contents of this box and its location should be kept in the home file. Keep these items indefinitely unless otherwise noted.

**Table 3.** Records to Keep at Home\*

<b>Item</b>	<b>Reason for Keeping</b>
<b>Family records</b> Family advisors (medical, legal, etc.), addresses, and telephone numbers	For ready reference when needed.
<b>Health records</b>	For reference when needed. Record immunizations, blood types, dates of major illnesses, surgery, hospitalization, check-ups, and physicians having records of each.
<b>Insurance policies</b> (review annually)	For reference of coverage.
Automobile	Keep until policy expires.
Personal liability	Keep until property is sold or policy expires.
Property	Keep until policy expires or is redeemed.
Life	Keep until policy expires.
Medical	Keep until policy expires.
Long term care	Keep until policy expires
<b>Licenses to practice</b>	For proof of eligibility. Keep copy in a safe place. (Usually displayed.)
<b>Property records</b>	
Automobile	For proof of ownership. Keep copies of certificate of title and bill of sale until you trade or sell the car. Keep the original in a safe-deposit box.
Guarantees and warranties	For proof of date of purchase. To determine service and parts guaranteed. Keep until no longer valid.
Household inventory	For insurance claims to establish values and for net worth statements. If possible, attach photographs of expensive items; they will help in making a claim. Keep one copy in safe-deposit box. Update inventory as you dispose of or add to household items. Record item, cost, and date of purchase or sale.
Instruction books for appliances, automobiles, etc.	For reference on use and care. Keep until item is sold, traded, or discarded.
<b>Financial records</b>	
Account books	For reference and comparison. Use in determining net worth and recording income and expenditures.
Bank account information	For proof of payment. Use as evidence in tax deductions. List names of banks, locations, and each account. Keep cancelled checks at least 6 years.
Cancelled checks	
Credit card information	For reference in case of loss or theft. Keep list of names and addresses of issuing companies, plus card number, if any. Notify nearest office of company immediately. Give your name, address, number of card, and where and when it was lost or stolen. Follow up with a letter giving the same information.
Education, employment, and Social Security records	For use when seeking employment and entering college or trade school.
Safe-deposit box information	For reference in case of emergency or death. Record location where key may be found and name it is listed under. Also, list the items kept in the box.
List of stocks and bonds	For reference when needed. Keep actual certificates in safe-deposit box.
Notes and debts	For making claims. Keep all papers showing that you owe money. Keep receipts for payment or partial payment. When all debts are paid, keep records together for at least 6 years. Keep complete record of all debts others owe you. List any employee benefits due to you.
Real estate ownership	For property description.
Receipts	For proof of payment. For charge account, keep until new bill comes showing obligation has been paid. Keep installment contracts 6 years after final payment.
Sales slips	May be useful in filing insurance claims to prove value. Keep until product has performed satisfactorily and you know you will not be returning it; then destroy.
Savings passbooks statement	For use when needed for deposit. Keep lists of accounts and numbers in safe-deposit box.

\*A list of these records should be kept in your safe-deposit box or fire proof, water proof, burglar proof home safe.

**Table 4.** Records to Keep in Glove Compartment of Car

<b>Item</b>	<b>Reasons for Keeping</b>
Copy of automobile insurance	Many states require you to provide proof of liability insurance when asked to present your driver's license to a law enforcement officer.
Copy of tag registration	Alabama law requires original or photocopy of receipt to be in the vehicle.
Living will	In case of serious injury in accident.

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**Personal Information**

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**Name of husband**

Date of birth

Place of birth

Date of marriage

Where recorded

Social Security number

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**Name of wife**

Date of birth

Place of birth

Date of marriage

Where recorded

Social Security number

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**Name of child**

Date of birth

Place of birth

Social Security number

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**Name of child**

Date of birth

Place of birth

Social Security number

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**Name of child**

Date of birth

Place of birth

Social Security number

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**Name of child**

Date of birth

Place of birth

Social Security number

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**Name of child**

Date of birth

Place of birth

Social Security number

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**Name of child**

Date of birth

Place of birth

Social Security number

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### Family Advisors

Name	Address	Telephone Number
Lawyer(s)		
Banker(s)		
Executor(s) of wills		
Accountant		
Insurance agent(s)		
Clergy		
Doctor(s)		
Employer(s)		
Stock broker(s)		
Other advisors		

### Education and Employment Record

Name	Schools Attended	Dates (from/to)	Employment	Dates (from/to)









## Insurance Policies

### Life Insurance

Policy Number	Company	PREMIUM			CASH VALUE		BENEFITS		
		Face	Amount	When Due	Now	In One Year	Amount Payable on Death	Disability	Retirement at Age

### Accident and Health Insurance

Policy Number	Company	Premium Amount	Premium When Due	Cash Value and/or Dividend Credit	Reimbursement for Medical Expenses	Weekly Income	Accidental Death Benefit

### Other Insurance

Policy Number	Company	Premium Amount	Premium When Due	Dividend Credit	Type of Coverage	Date Coverage Began	Expiration Date

**Real Estate Records (Include Cemetery Plot and Heir Property)**

Description	Location	Date of Purchase	Price	Title in Whose Name	Where Deed Recorded	Date Deed Recorded

**Mortgage**

Mortgagor	Where Recorded	Payment Amount	Where Payment Record Kept

**Savings Accounts (Bank, Savings and Loan, Credit Union)**

Type of Account	Name and Address of Firm	Account Number	In Whose Name(s)

**Checking Accounts**

Name and Address of Firm	Account Number	In Whose Name(s)





**Other Bonds**

Type	Serial Number	Date Purchased	Purchase Price	Maturity Date	Value	In Whose Name(s)

**Stocks/Mutual Funds**

Company	Serial Number	Date Purchased	Number of Shares	Cost per Share	In Whose Name(s)

### Net Worth Statement For 5 Years

OWNED	20__	20__	20__	20__	20__
Cash on hand					
Checking account balance					
Savings account balance					
Cash value of insurance policies					
Market value of real estate					
Market value of personal property					
Market value of automobile(s)					
Profit sharing or pension plans					
Money owed to you					
Others (specify)					
<b>Total assets</b>					
OWED					
Unpaid bills					
Payments remaining on car					
Payments remaining on furnishings and appliances					
Payments remaining on mortgage					
Payments remaining on loans					
Notes payable					
Unpaid balance and interest on credit cards					
Others (specify)					
<b>Total debts</b>					
<b>Net worth (assets minus debts)</b>					

## Household Inventory

A household inventory is a list of your household furnishings and personal belongings with important information about each. Could you provide your insurance company with a detailed list of your belongings in the event of a fire or theft? Try this test. Sit in your kitchen and make a list of everything in your living room. When you have finished, check to see how many items you missed. An updated household inventory can help you to:

- Identify, date, and establish the value of your belongings.
- Determine the amount of insurance protection needed to adequately cover the value of your household goods and belongings.
- Provide information for an insurance claim in the event of an insured loss.
- Verify losses for income tax purposes.
- Prepare a net worth statement.
- Plan for the replacement of furnishings and equipment.

### INVENTORY METHODS

There are many methods you can use to record your belongings. You may want to combine several of the following:

*Written inventory.* Use inventory booklets or loose-leaf notebooks, available at bookstores or from insurance companies, to itemize possessions.

*Photographs.* Take color photographs of rooms, closets, drawers, or other areas of the house. Take enough pictures to adequately show your possessions. Record relevant information on the back of each picture. Photograph valuable items individually.

*Slides.* Color slides are inexpensive and easy to store. Date each slide.

*Computerized inventory.* Use a database or computer spreadsheet program to list possessions. This will be easy to update or to change. Computer software programs are available especially for household inventories.

*Tape recording.* An audio record lets you describe your belongings in more detail. Follow the outline for a written inventory when describing your possessions.

*Video recording.* A videotape shows more household items than a photograph. Show all sides of valuable items, including any documents that provide proof of ownership. Take close-up shots of special details such as serial numbers, labels or construction details, and bills of sale.

If you have never taken an inventory, now is the time to begin. Update the inventory annually. As items are bought or destroyed, they should be added or deleted from the list.

Keep the original inventory in a bank safe-deposit box or fireproof home safe. All pictures, computer CDs, or other documentation should also be kept in the safe. For convenience in updating the inventory, keep a duplicate copy in your permanent home file.

### INVENTORY TIPS

Inventory one room at a time. Record and/or take pictures of everything in the room including the contents of drawers, closets, and other storage areas.

Keep a file box of receipts for major items. These will help establish the value of unappraised items and offer evidence of ownership.

Ask a qualified appraiser to appraise valuable items such as silver, jewelry, antiques, or guns. Take a picture of the item with a family member, and store all evidence in the safe-deposit box.

Check with your insurance company to determine what figures they require for your possessions. If you have replacement coverage, you only need the purchase price. For market value replacement, you will need current value figures.











