

Preparing Important Files and Life Insurance Documents for Emergencies



The best plans are laid before they are needed. If an emergency strikes, we need to be able to quickly and easily access our emergency files — from life insurance documents to medical records to naturalization papers.

While we all hope that we will be calm when we need to access our important files, that is not always the case. In addition to having our own plan for how to access these documents, it's important to also have a plan for how your spouse or beneficiary can access them should you become incapacitated.

A good way to start creating a plan for your emergency files is to ask yourself, "In an emergency, would my family know where to find my important files?" If the answer is a no — or even possibly a no — it is time for a new approach.

[Read more: What Happens to Social Media Accounts When Someone Dies?](#)

Four Steps to Creating an Emergency Files Plan

1. Identify which files you need.

Compiling your documents can take a while and much of that time can be spent deciding which documents are actually needed in the first place. Though spending time on these documents now may feel premature, it's a task that should be done when there is time rather than when you are in the midst of an emergency.



Here is our list of the documents that are most important, apply to most families, and should be able to pull you through most emergencies. Depending on your particular circumstances, you may need additional documents added to your file.

- Marriage, Birth, and Death Certificates
- Wills and Trusts
- Financial Records and Insurance Beneficiaries
- Advance Medical Directives and Powers of Attorney
- Summary of VA Benefits
- DD Form 214
- Social Security Administration Summary of Benefits
- Divorcee Decrees
- Adoption Papers
- Naturalization Papers
- Vehicle Title and Registration Papers
- Leave and Earnings Statement (LES) or Retiree Account Statement (RAS)
- Medical Treatment Records
- Life Insurance Documents

The way you organize your files is up to you — whether through a binder or a folder system — but it's important to keep it portable and contained.

2. Keep original files in a single location.

Keep original documents together in a single, safe storage location outside of your home. A popular choice for many is a safe deposit box at a bank. You should also keep a digital and/or hard copy folder of photocopies in a more accessible location, like a locked drawer or cabinet in your home. This lets you access and review the information as needed without putting the original files at risk.

3. Share the storage location with those who need to know.

You should let your spouse or beneficiary know where these important documents are kept and provide them with any access information, passwords, PINs, or codes necessary. Have duplicates of access keys made if your documents are stored in a safe or storage locker. Make sure keys are labeled clearly and that your spouse or beneficiary knows which access codes to use for various locks. An understanding should also be reached between you and your spouse or beneficiary on when it is appropriate for them to access your documents.

[Read more: Estate Planning Personal Log: Leaving Instructions for Your Family](#)

4. Review regularly.

Review your documents regularly to make sure they are up to date. Shred out-of-date documents to cut down on clutter and confusion should they need to be sorted through after your passing or incapacitation. Not only should you ensure that your file of original documents is up to date, this review also applies to any additional physical or digital backup copies.



Store Your Documents in the Navy Mutual Vault

Storing your documents in a safe and secure location is at the heart of any emergency files plan. To help you feel confident in your choice of location, we made our own vault for our Members to utilize. Stored in our facility, your files will be watched over like they were our own. For more information about the Navy Mutual vault, contact our Customer Service Department at **800-628-6011**.

When Emergencies Strike, We're Here for You

Whether setting up your important files for an emergency or acting on behalf of a loved one, Navy Mutual is here to help. Make it part of your plan to reach out to Navy Mutual whenever you need assistance with life insurance, annuities, or veteran benefits. As a Member of our community, we'll help you and your beneficiaries navigate and identify documents and resources and address your concerns to make your emergency less stressful.

Reach out to a Navy Mutual representative about your life insurance options and how to plan for any emergency by calling 800-628-6011 or [scheduling an appointment](#).