

# Personal Continuity Plan

*For Personal & Household Records*

This document is intended as a **guide** for the maintenance and protection of personal records in the prevention of, or reduction in loss of important information should a disaster occur. It is intended for use by members of the general public regardless of record keeping experience.

There are many personal documents that can be considered important. A checklist has been provided for your convenience containing documents which are essential and documents which are important but not essential. Further to this are a number of suggestions for storing your personal records, these suggestions range in complexity and cost and it is up to the individual to choose the method which will best suit them and their personal situation, however in all cases some commitment is required to maintain the records to ensure you have current and complete documentation stored.

## Personal Records Checklist

### IDENTITY RECORDS

Copies (photocopy or scanned image) of these records will not be valid but will at least contain all of the necessary information to obtain replacements.

- Birth Certificates for each family member
- Marriage Certificate
- Certificate of Divorce
- Death Certificates
- Drivers Licences for each family member
- Passports for each family member

### FAMILY RECORDS

#### Essential

- Insurance Policies
  - Vehicle/s – Cars, Boat, Caravan, etc
  - Personal liability
  - Property – House and House Contents
  - Specific Property eg Jewellery, Equipment
  - Life
  - Health
- Health Records or Physicians' names and addresses who have records of each family member.
- Licenses to practice
- Family Court documents eg custody arrangements, etc

#### Non-Essential

- Family Professionals - Create a reference list of the names, addresses and telephone numbers for medical, legal, financial, tax, insurance, investments, property, veterinarian or other important contacts.
- Education & Employment. Even outdated resumes list important education and job experience as evidence of qualifications for certain work, reliability and tenure.
- Your Family Tree
- Family Burial details
- Commemorative items eg newspaper clippings, sporting certificates

### LEGAL RECORDS

#### Essential

- Advance Health Directive (can also be called a living will or medical proxy) - Keep copy at home with medical records and provide a copy to your solicitor or keep in safe deposit box.
- Will (copy) - Unsigned copy for home reference should questions arise, keep original filed with lawyer or public trustee or in a safe deposit box with access by someone trusted as your executor.
- Enduring power of attorney - Gives others the power to make health care or business decisions when you are no longer able to make decisions on your own. Provide to lawyer or executor.

### PROPERTY RECORDS

#### Essential

- Contract or Lease for current Domicile (if renting)
- Titles and update titles for any property/ies owned
- Vehicle - Certificate of title and bills of sale, proof of registration

#### Non Essential

- Guarantees and warranties - Provides proof of date of purchase to determine service and parts guaranteed
- Household inventories - For insurable items, maintain an up-to-date list. Record item, cost and date of purchase or sale and photos to establish values. Make a copy also for safe-deposit box.
- Instruction books - For reference on use and care

### FINANCIAL RECORDS

#### Essential

- Bank statement - proof of payments for income tax purposes (child support/maintenance payments, child care expenses).
- Credit cards - Keep a list of names and addresses of issuing company, plus card number, if any. In case of loss or theft notify nearest office of company immediately by telephone or email.
- Give your name, address, number of card, where and when you think it was lost or stolen, and whether you reported loss to police. Follow up with a letter giving same information.
- Safe-deposit box item list - Revise list annually. For the information of family members.

#### Non Essential

- Maintain a monthly budget or accounting book to track spending, income & expenses. Useful to determine net worth.
- Receipts and proof of payment. For accounts that are tax deductible. May also be useful in filing insurance claims to prove value.
- Bank Accounts - Statements. List of accounts and numbers should be in safe-deposit box.
- Tax returns - Keep ALL copies of every tax return. Keep invoices, receipts and accompanying papers accessible for at least five years.
- Superannuation, stocks and shares, investment documents.

### PHOTOS

#### Essential

- Family photos – keep a CD or DVD of your favourite family photos (either scanned or digital) so that if everything else is destroyed you will be able to recreate at least a few. They can be backed up to the cloud or an external hard drive.

## Storage Suggestions for Safe Keeping of Family Information & Records

It is highly recommended that in every suggested scenario below a list of enclosed documents is included which specifies every document that should be in the box, folder, CD, etc. Particularly in the case of the archive box or concertina file should a document have been removed eg your son's birth certificate when he applied for his driver's license, and not replaced you will at least know that it is missing because a note was made of it on the list.

### SCANNING

Essential records could be scanned and saved on a CD, DVD, portable hard drive or to the cloud. With the exception of Identity Records in most cases an electronic copy is sufficient for proof. If you do not own a scanner there are companies who will scan your information for you for a reasonably low cost.

Make a couple of copies and keep them in separate locations, for example keep one at home in a location that allows it to be grabbed quickly in an emergency and then another copy in one of the following:

- Ask a trusted friend or relative to store one
- Keep one in a safety deposit box
- Keep a copy securely at work or upload to the cloud

### SECURE BANK SERVICES

Essential records could be stored, for an annual fee, in a bank using a Safe Custody Service (packet storage) or in a Safe Deposit Box.

### HARDCOPY RECORDS STORAGE

A simple and relatively inexpensive solution is to store your records at home in a safer way, such as:

- Keep important records together
- Store them in a custom polypropylene archive box (water resistant, mould retardant and being poly-propylene do not give off a toxic gas as the plastic breaks down which in turn damages the records)
- Store the archive box in a location which is within the main home, at least one metre (3 feet) off of the ground and can be easily accessed during an emergency evacuation of your home

An alternative to this is to purchase a document sized, fire retardant, metal lockable storage box.

A more complex version of the plastic archive box, although still relatively simple and inexpensive to implement, is to separate your documents into Essential and Non Essential (or any other classification you choose, eg split it into Personal (Family & Health), House & Vehicle, Legal & Financial, Photos) and store each one in a different coloured archive box with the colour of the box representing the importance of the documents and therefore the order in which they should be saved dependant on how much time you have. For example, under this system you may have three boxes which are red, yellow and green, like a traffic light the red one would represent 'grab this box first', the yellow one 'grab this box next' and the green one 'leave this one until last'. In an emergency it is easier to be specific when asking someone else to rescue your records for you if you can say to them "it's the red plastic box on the centre shelf" and it is the only red plastic box there.

If all else fails, or seems too daunting, a very quick, cheap and simple solution is the Concertina file.

In all of the suggestions made in this document the key to maintaining your important personal records is to make conscious decisions as to what you need to keep, how it is stored, where it is stored and who will be responsible for it if an emergency arises.

The bad news is that this is not a once off task it is a lifetime commitment, at least yearly (tax time would be appropriate since you are reviewing your documents anyway) but in a perfect world every time a document is updated (ie when the new insurance policy arrives) the information contained in your personal records should also be updated. You should also update contact details for important information holders whenever required such as if your solicitor moves.

The good news is that with a bit of effort on your part should the unfortunate disaster occur (and we sincerely hope it doesn't) you will not be burdened with tracking down and recreating every important document that affects your life, property and family and you will be able to concentrate on more immediate issues.



This document has been prepared as a general guide by Records and Information Management Professionals Australasia a professional industry Association for people working in the records & information industry for free public use.

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