DOCUMENTS, INSURANCE, MONEY & CLAIMS

CHAPTER 6

DOCUMENTS,
INSURANCE, MONEY, & CLAIMS

Don't get caught off guard.

This section helps families collect the papers, photos, phone numbers, and claim information they may need if they have to evacuate or recover after a storm. It is written for adults to lead, with simple places where students can help safely.

In this section:

- [ ] Build a waterproof grab-and-go document bag
- [ ] Gather IDs, insurance papers, medical information, and family photos
- [ ] Photograph and video your home before the storm
- [ ] Create a claims folder and damage log
- [ ] Plan for cash, banking, renters, vehicles, and shared housing

PARENT/GUARDIAN TIP:

Before a storm, your goal is not to organize every paper you own. Your goal is to make the most important information easy to grab, easy to prove, and easy to access if your phone or internet is not working.

This section is for preparation and organization. Follow insurer instructions and local emergency guidance after a storm.

Waterproof Grab-and-Go Document Bag

Keep the documents you may need in one protected place.

If your family has to leave quickly, you may not have time to search drawers, files, or apps. A waterproof bag or folder can help keep critical documents together and ready to take with you.

IDENTITY & FAMILY

- ☐ Passports
- ☐ Driver licenses / state IDs
- ☐ Birth certificates
- ☐ School IDs or school documents
- ☐ Custody or guardianship papers, if applicable
- ☐ Recent family photo
- ☐ Recent photo of each child
- ☐ Recent pet photo

INSURANCE & RECOVERY

- ☐ Home or renters insurance policy
- ☐ Flood insurance policy
- ☐ Auto insurance card
- ☐ Insurance declaration pages
- ☐ Mortgage, lease, or property documents
- ☐ Emergency cash
- ☐ Out-of-town contact card
- ☐ Printed evacuation route

SMALL WIN:

Start with copies if originals are hard to gather. Even a folder with copies, photos, and policy numbers is better than searching during an emergency.

Store sensitive documents securely and protect them from water, theft, or loss.

IDs, Passports, Birth Certificates

Proof of identity can matter after evacuation or damage.

Important identity documents can help families prove who they are, reconnect with services, travel if needed, enroll or return to school, and access insurance or recovery help.

GATHER OR COPY

- [ ] Passports
- [ ] Driver licenses
- [ ] Birth certificates
- [ ] State IDs
- [ ] Social Security cards or secure copies, if appropriate
- [ ] Student IDs
- [ ] Immigration or travel documents, if applicable
- [ ] Custody/guardianship papers, if applicable

STORE SAFELY

- [ ] Waterproof folder or bag
- [ ] Secure digital backup
- [ ] Trusted adult knows location
- [ ] Emergency contact card included
- [ ] Copies separated from originals
- [ ] Photos of key documents saved securely
- [ ] Bag location written on Quick Reference page
- [ ] Reviewed before hurricane season

PARENT/GUARDIAN TIP:

Do not leave sensitive documents lying around. Keep originals and copies secure, and only share completed pages with people you trust.

Family Photo & Identification Backup

A recent photo can help if people or pets are separated.

A printed family photo may feel old-fashioned, but it can be useful if phones die, cell service is down, or family members become separated. This page is also a reminder to keep recent photos of pets and important belongings.

Photo / Backup	Where it is stored	Done
Recent family photo		◻
Recent photo of each child/teen		◻
Recent pet photo		◻
Photo of vehicle license plate		◻
Photo of home exterior		◻
Emergency contact card photo saved to phone		◻

KIDS4KIDS REMINDER:

Students can help choose a family photo, pack a printed copy, and remind adults to save emergency contacts. Adults should handle private records and safety decisions.

Keep photos accessible offline when possible.

Health & Medication Documents

Make medical information easy to find if your family has to leave.

A storm can interrupt routines, pharmacies, doctors, and transportation. A printed medical snapshot can help adults explain needs quickly if the family evacuates, loses power, or needs help.

Medical Information	Details / Location
Health insurance company	
Health insurance member ID	
Doctor / pediatrician	
Pharmacy	
Medication list location	
Allergy list location	
Medical equipment instructions	
Vaccination records	
Emergency medical contact	

ADULT/MEDICAL PLANNING

Ask a doctor, pharmacist, or equipment provider about backup plans for refrigerated medication, oxygen, batteries, or medical devices before hurricane season.

This workbook does not replace medical advice. Ask a qualified provider about medical backup plans.

Insurance Policies & Declaration Pages

Know who to call and where your coverage information is stored.

Insurance is much harder to sort out when you are already stressed. Before hurricane season, print or save the basics: policy numbers, claim numbers, agent contacts, and declaration pages.

Insurance Item	Company / Number / Location
Home insurance company	
Home policy number	
Claims phone number	
Agent name / phone	
Flood insurance company	
Flood policy number	
Auto insurance company	
Health insurance company	
Where declaration pages are stored	

PARENT/GUARDIAN TIP:

A declaration page is the summary page of a policy. Keep it with your waterproof document bag and digital backup so you can find coverage limits, deductibles, and claim contacts quickly.

Review coverage and deductibles with your insurance professional before hurricane season.

Home Inventory Before the Storm

A few photos now can make recovery less confusing later.

Before a storm, take photos or videos of the inside and outside of your home if it is safe to do so. This is not about being perfect. It is about creating a record that may help with insurance and recovery.

PHOTOGRAPH / VIDEO

- [ ] Every room from multiple angles
- [ ] Closets and storage areas
- [ ] Garage and outdoor storage
- [ ] Electronics and appliances
- [ ] Furniture and rugs
- [ ] Artwork, jewelry, collectibles
- [ ] Tools, sports equipment, bikes
- [ ] Exterior walls, roofline, yard, fences

SAVE / RECORD

- [ ] Model or serial numbers if visible
- [ ] Receipts for major purchases
- [ ] Digital backup location
- [ ] Cloud folder name
- [ ] External drive location
- [ ] Trusted adult with backup access
- [ ] Date inventory was taken
- [ ] Update after major purchases

PRO TIP:

Walk slowly through each room and narrate what you are filming. Open cabinets and drawers where appropriate. Save the video somewhere you can access if your phone is damaged.

Document belongings before cleanup or disposal when it is safe to do so.

Property Video Guide

Use your phone to make a simple home record.

A home inventory video does not have to be fancy. A slow, clear video can help show what was in the home before a storm. Parents should lead this task, but teens can help film or organize files if an adult approves.

Step	What to capture	Done
1	Start outside: front, back, sides, roofline if visible, garage, fences, pool, yard.	☐
2	Walk room by room. Film walls, floors, furniture, electronics, cabinets, and closets.	☐
3	Pause on major items. Capture brand, model, serial number, or receipt if available.	☐
4	Record storage areas: attic, garage, shed, closets, seasonal items, sports gear.	☐
5	Save the video in at least two places: cloud backup and external/secondary location.	☐

SAFETY FIRST

WHAT NOT TO DO:

Do not put yourself in danger to take photos or videos. After a storm, wait for official all-clear and avoid floodwater, downed lines, and unstable structures.

Safety comes first. Property can be documented only when it is safe.

Flood Insurance & Sandbag Receipts

Keep proof of prevention steps and storm-related expenses.

If your family buys sandbags, plastic sheeting, pumps, or other flood-prevention supplies, keep receipts and take photos. These records may help with claims or reimbursement depending on your policy and situation.

Flood / Prevention Item	Details / Location
Flood policy number	
Flood claims phone	
Sandbag pickup location	
Receipts stored	
Photos of flood-prevention setup	
Pump / barrier supplies	
Before-storm photos saved	
After-storm photos saved	

PRO TIP:

Create a folder called "Storm Receipts." Use it for sandbags, plywood, supplies, hotel stays, fuel, repairs, and cleanup expenses. Save paper receipts and take photos of them.

Ask your insurer what records are needed for your specific policy and claim.

Cash, Credit & Banking

Plan for power, internet, or card systems being down.

After a storm, ATMs, card readers, and banking apps may not work normally. Adults should decide how much emergency cash is appropriate and how it will be stored safely.

MONEY PLAN

- ☐ Emergency cash in small bills
- ☐ Credit/debit cards accessible
- ☐ Bank phone number printed
- ☐ ATM or branch options noted
- ☐ Checks, if your family uses them
- ☐ Mobile wallet backup plan
- ☐ Spending limit for teens discussed
- ☐ Cash stored securely

RECORD / PROTECT

- ☐ Bank name
- ☐ Account access plan
- ☐ Trusted adult responsible
- ☐ Receipt folder
- ☐ Hotel/evacuation expense folder
- ☐ Fuel receipt folder
- ☐ Repair/cleanup receipt folder
- ☐ Donation/aid records folder

PARENT/GUARDIAN TIP:

Do not write full bank account numbers or passwords on pages that could be lost. Use this page to note where secure records are stored, not to expose private information.

Protect financial information. Do not share completed pages publicly.

Passwords & Account Access

Make sure adults can access critical accounts safely.

This page is not for writing passwords directly into the workbook. It is for planning how trusted adults will access important accounts if phones, apps, or computers are unavailable.

Account / Need	Where access info is stored	Backup adult
Insurance login		
Banking access		
Email account		
Cloud document backup		
School parent portal		
Medical portal / pharmacy app		
Utility accounts		

SAFETY FIRST

SAFETY FIRST!

Do not write passwords in this workbook. Use a secure password manager, sealed emergency record, or trusted family system that protects private information.

Receipts & Claims Folder

Keep storm-related expenses in one place.

When recovery gets busy, receipts disappear quickly. Choose one folder, envelope, app, or cloud folder for every storm-related expense. It may help with insurance, taxes, reimbursements, or family budgeting later.

KEEP RECEIPTS FOR

- ☐ Emergency supplies
- ☐ Sandbags / flood barriers
- ☐ Plywood / shutters / hardware
- ☐ Fuel / transportation
- ☐ Hotel / temporary lodging
- ☐ Food and water during evacuation
- ☐ Medication or medical supplies
- ☐ Pet boarding / pet supplies

FOLDER SETUP

- ☐ Paper folder or envelope
- ☐ Photo receipts saved to phone
- ☐ Cloud folder created
- ☐ Claim number written down
- ☐ Repair estimates saved
- ☐ Contractor invoices saved
- ☐ Cleanup expenses saved
- ☐ Date and reason noted

SMALL WIN:

Take a photo of every receipt as soon as you get it. Paper fades, gets wet, or gets lost.

Ask your insurer or tax professional which expenses may be reimbursable or deductible.

Before Cleanup: Document Damage

Take photos and videos before throwing things away, if it is safe.

After a storm, families may want to clean up immediately. Safety comes first, but when possible, document damage before moving, repairing, or discarding items. Adults should lead this process.

DOCUMENT FIRST

- [ ] Water line on walls or furniture
- [ ] Damaged floors, ceilings, walls
- [ ] Damaged appliances
- [ ] Damaged electronics with serial numbers
- [ ] Damaged furniture and rugs
- [ ] Damaged personal property
- [ ] Exterior damage
- [ ] Receipts or estimates

SAFETY FIRST

- [ ] Wait for official all-clear
- [ ] Avoid floodwater
- [ ] Avoid downed power lines
- [ ] Wear protective gear if needed
- [ ] Keep kids away from hazards
- [ ] Do not enter unstable structures
- [ ] Throw away health hazards as instructed
- [ ] Contact insurer for guidance

SAFETY FIRST

WHAT NOT TO DO:

Do not risk your safety for a photo. If an area is unsafe, stay out and tell an adult, emergency official, or insurance professional what happened.

Document damage only when it is safe. Follow local officials and insurer instructions.

Claims Call Log

Track who you spoke with and what happens next.

During recovery, it can be hard to remember every phone call. Use this page to track claim numbers, adjuster names, next steps, and deadlines.

Date	Company / Person	Claim #	What they said / Next step

PRO TIP:

After each call, write down the date, time, person's name, claim number, and the next step. If possible, save emails and letters in the same claims folder.

Keep claim records organized and ask your insurer about deadlines and required documents.

Damage Photo Log

Organize photos so they are easier to explain later.

Photos are more useful when you know what they show. Use this page to match photos with rooms, items, dates, and notes.

Photo #	Room/Area	Item or Damage	Notes / Serial #
1			
2			
3			
4			
5			
6			
7			

PARENT/GUARDIAN TIP:

Use clear file names when possible, like "Kitchen_floor_water_damage_1" or "Bedroom_dresser_serial_number." It makes photos easier to find later.

Take photos only when it is safe to enter and document the area.

Renters, Students & Shared Housing

Preparedness looks different when you do not own the home.

Renters, students, roommates, and families in shared housing still need documents, contacts, and a plan. Make sure everyone knows who to contact and what coverage or responsibilities apply.

Housing Item	Contact / Location / Notes
Landlord / property manager	
Lease or rental agreement location	
Renters insurance company	
Renters policy number	
Dorm/school housing contact	
Roommate communication plan	
Maintenance emergency number	
Where personal belongings are documented	

SMALL WIN:

If you rent, photograph your own belongings before the storm. Your landlord's insurance usually does not cover your personal items.

Check your own policy, lease, school rules, or property manager guidance before a storm.

Vehicle / Boat / Golf Cart Documents

Know what is covered and where things are stored.

Hurricanes can damage cars, boats, golf carts, bikes, trailers, and other property. Adults should photograph vehicles and keep insurance, registration, title, and storage information organized.

Item	Insurance / Registration / Location	Photos Taken
Car 1		☐
Car 2		☐
Boat / trailer		☐
Golf cart		☐
Bike / e-bike / scooter		☐
RV / camper		☐
Storage unit		☐

PRO TIP:

Take photos of license plates, VIN/HIN numbers, registration documents, and where the item was stored before the storm.

Ask your insurer what vehicle, boat, trailer, or storage coverage applies.

Parent/Guardian Pre-Storm Document Review

A final checklist before hurricane season.

Use this page as a parent/guardian review before hurricane season begins. You do not need perfection. You need the most important records available, protected, and easy to find.

DOCUMENTS READY

- [ ] Waterproof document bag prepared
- [ ] IDs and passports copied
- [ ] Birth certificates included
- [ ] Health insurance cards copied
- [ ] Medication list printed
- [ ] Insurance policies printed
- [ ] Declaration pages printed
- [ ] Family/pet photos included
- [ ] Emergency cash secured

RECOVERY RECORDS READY

- [ ] Home inventory photos/video saved
- [ ] Exterior photos taken
- [ ] Receipts folder started
- [ ] Claims phone numbers printed
- [ ] Flood policy info printed
- [ ] Vehicle/boat photos taken
- [ ] Digital backup created
- [ ] Trusted adult knows where files are
- [ ] Quick Reference page updated

KIDS4KIDS REMINDER:

Students can help by taking inventory photos with permission, packing comfort items, or reminding adults to print important pages. Adults should handle private documents, claims, money, and legal decisions.

Preparedness is built one step at a time. Protect documents securely and follow official guidance.