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5 Tips to be Legally Prepared for the 2006 Hurricane Season From USLegalForms.com

JACKSON, Miss., June 12 /PRNewswire/ -- Residents along coastal areas are accustomed to stocking plywood, bottle water, and other emergency supplies as part of a hurricane preparation to-do list. A file containing important legal papers doesn't top most check lists when it comes to planning ahead, but U.S. Legal Forms CEO Frank D. Edens says there are good reasons to take time now to compile your important legal papers for quick access in the event of a natural disaster or other emergency.

"Katrina and other disasters have made the issue of safeguarding legal documents even more compelling because many people lost all of their important papers," said Edens.

Edens, also an attorney, says if you live in an area prone to tropical storms and hurricanes, there are 5 steps that you can take now to help organize your legal affairs.

One of the first things that you should do is to locate and review your home, auto and life insurance policies and to understand your coverage and policy limits.

"As far as your home and vehicles are concerned, go over the sections in your insurance policies that talk about physical damage caused by wind, flooding, rain, storms and hurricanes. The typical homeowner's insurance policy does not cover flooding and you'll have to purchase this type of policy separately if you want to be fully protected from potential water damage caused by tropical storms or hurricanes. If you have comprehensive coverage on your car, you'll likely be covered in the event of a hurricane. Tragically, natural disasters such as hurricanes can also take lives, so taking a minute to go over benefit amounts in life insurance policies and updating beneficiaries if your personal situation has changed is recommended too," said Edens.

Edens says Katrina taught many lessons such as the importance of having proper documentation to file insurance and other claims. This can be difficult if paperwork is lost or destroyed in a storm and you've also lost your social security card or birth certificate. Thus, he recommends that people create what he calls a "life documents file" to store and maintain important papers.

"A life documents file can include identification records, contracts, deeds, insurance policies, medical records, photos, and a financial assets inventory. Taking the time to gather all of your essential records and making sure you have them in a manner that you can grab-and-go might prove vital if you get the news that a tropical storm or hurricane is headed your way," Edens said.

In the aftermath of Katrina and as a public service, USLegalForms.com posted a free online guide on "How to Create a Life Documents File." It also includes information on how to replace lost or destroyed documents. For more information visit <http://www.uslegalforms.com/life-documents.htm>.

In addition to creating a life documents file, Edens says you should prepare a Will, Living Will, and Power of Attorney, if you have not done so already.

"These are the essential legal forms that everyone should have on file just in case. USLegalForms.com has created form packages to assist individuals and families with securing legal forms for emergency preparedness and long-term planning or you can have an attorney prepare them for you," he said.

According to Edens, once you compile your legal papers, you should keep them in a very secure place. Two good locations for storing a life documents file are a safe deposit box in a bank or a home safe.

Finally, Edens recommends that you tell someone you trust, such as an attorney or close family member, about the location of your records in the event you are unable to communicate with them. You might also keep a copy of your file with an attorney if you have one or a relative who doesn't live in a coastal region.

"It might have proved beneficial for Katrina and Rita victims along the Gulf Coast to have had a life documents file with a relative in another state. It is something to think about as far as being legally prepared this time around," said Edens.

For additional information on U.S. Legal Forms, please visit USLegalForms.com or call (601) 825-3065.

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