

## Safe Deposit Contents

People use safe deposit boxes to protect documents and treasured items from loss (misplacing), theft, fire and flood. For the most part, safe deposit boxes do just that. However, they are not immune from loss, theft, fire or flood. It would be difficult to misplace a safe deposit box but, it could happen. Theft is not too likely but not unheard of. The most vulnerable items would be cash, silver, or jewelry. Sprinkler systems and fire alarms should go a long way to protect from fire. If you live in a flood prone area, be sure your bank is on higher ground. If your options are limited, choose to rent a box on the very top row.

Now that your faith in safe deposit boxes is completely shaken, isn't it smarted to buy a fire proof safe and keep your valuables at home? Some of the same concerns apply to home as bank vaults. Could you misplace the fire proof box? Could it be stolen, lost in the debris of a flood or fire? Is it heat proof? Papers can be destroyed by excess heat of a fire and can be reduced to ash. Heat can definitely melt data on CD, DVD, or video.

For the most part, an off site safe deposit box is still a better bet. What kinds of things should you put in safe deposit? You should put things in safe deposit that you deem valuable that could be misplaced, stolen, lost in a fire or flood. Here are some suggestions:

### Agreements:

- Contracts
- Loan agreements
- Mortgages
- Surveys
- Title insurance

### Data:

- Computer back ups

### Education:

- Diplomas
- High school transcripts
- College transcripts

### Estate Information \* :

- CURRENT Trusts
- CURRENT Will. (*Destroy previous estate papers to avoid misunderstandings, estate contests or hurt feelings*)
- Advanced Directives, Living wills, Power of Attorney: ↓ Please see note below

### Insurance policies:

- Life insurance
- Insurance riders

### Intellectual Property:

- Copy right proof
- Patent / Service Mark / Trademark certifications
- Proof of date use
- Original / patent designs

### Irreplaceable documents:

- Documents of emotional, monetary or legal value

### Military discharge papers:

- Form DD214 (which verifies separation from active duty)
- Documentation that may help secure future Social Security benefits, veterans Administration loans or military death benefits or burial rites.

### Negotiable / Monetary assets:

- Certificates of deposit
- Savings Bonds
- Stock certificates
- Securities Certificates

### Photos:

- Negatives (*organized or not*)
- CD's
- Irreplaceable photos in archive safe envelopes or boxes (*or consider scanning and saving to CD, store in safe deposit.*)

### Proof of ownership:

- Household inventory (*written, CD, DVD, video*)
- Appraisals (antiques, jewelry, art, etc.)
- Receipts

### Proof of property:

- Abstracts
- Deeds
- Vehicle Titles

### Vital Statistics:

- Adoption records
- Birth certificates
- Citizenship papers
- Custody Agreements
- Death certificates
- Divorce Decrees
- Immunization records
- Marriage License
- Naturalization / Immigration records
- Passports
- Social Security Cards

\* Legal opinions differ on whether to keep original estate documentation in safe deposit since those documents are required for access in the event of your death. Power of attorney agreements, advanced directives and living wills are often needed in emergency situations and should be easily accessible. If you decide to keep originals in safe deposit, consider executing 2 or more copies. In any case; it is essential that you **check with your legal advisor.**

Safe Deposit Box Inventory			
Location of Box		Box Number	
Location of Keys		Box in Name(s) of	
Item		Date Deposited	Date Removed
1			
2			
3			
4			
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