BILL'S HOME TECH
Home & Small Business Tech Solutions

An Extended Guide · No. 1831

# Important Documents and Cash

Copied, secured, and ready

**Tech Made Simple — Service Made Personal**

BillsHomeTech.com · (330) 200-8042 · Atwater, Ohio

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**! Read this first — the real outage dangers are quiet ones**

When the power goes out, most of the real danger doesn't come from the dark — it comes from how we try to get by without it. Every year people are harmed by carbon monoxide from a generator, grill, or camp stove brought indoors or into a garage, and by fires from candles and unvented heaters. So three rules run through this whole guide. First, never burn anything indoors that is meant for outdoors — no generator, grill, charcoal, or camp stove in the house, garage, or on a porch, not even with a window open. Second, reach for a flashlight or a battery lantern instead of a candle. Third, keep working smoke and carbon-monoxide alarms on every level, with battery backup, and never ignore one. If an alarm sounds, or anyone feels dizzy, sick, or sleepy, get everyone to fresh air first and call 911. One extra note for this guide: the documents and cash we gather are sensitive, so we'll keep them secure and private every step of the way.

# Let's get your papers and cash ready

When the power's out, card readers and ATMs may not work, and after a big storm you may need proof of who you are and what you own. A little preparation with documents and cash saves real headaches.

I'm Bill, and this is one of those quiet prep steps that doesn't feel urgent until suddenly it is — when you need your insurance policy, a bit of cash, or a copy of an ID and can't lay hands on any of them. We'll get all of it gathered, secured, and ready.

We'll cover which papers to copy, how to keep them safe and private, how much cash makes sense, and how to be ready for an insurance claim. It's straightforward, and it brings a lot of peace of mind.

**★ Happy to help you get organized**

If gathering and organizing documents feels like a big job, that's just the sort of thing I can help make simple. Call or text me at (330) 200-8042.

# Documents and cash, on one page

The essentials, if you remember nothing else.

- ❑ Copy your key documents: ID, insurance, medical, financial, property.
- ❑ Keep copies in a secure, waterproof folder in your kit.
- ❑ Keep sensitive papers private — a locked box or protected file.
- ❑ Keep some cash in small bills for when card readers are down.
- ❑ Make a grab-and-go pouch you can take if you leave.
- ❑ Keep a secure digital backup, too.
- ❑ Know your insurance policy and keep a home inventory.
- ❑ Update it all when things change.

**✔ Copies keep you moving**
When systems are down and you need to prove who you are or file a claim, having copies ready is what keeps you from being stuck.

# Why documents and cash matter

These are the things you don't think about until a system you rely on stops working.

In an outage, ATMs and card machines can go down, so a little cash keeps you able to buy fuel, food, or supplies. After a serious storm, you may need your insurance policy to file a claim, an ID to prove who you are, or a medicine list at a shelter. And if a document is lost or damaged, having a copy makes replacing it far easier.

Gathering these ahead of time is a small effort that pays off exactly when everything else is hard. It's some of the most under-appreciated prep there is.

> **✔ The quiet prep that saves the day**
> Documents and cash rarely feel urgent — until the one time they're exactly what you need. An hour spent now is worth a great deal later.

# Which documents to copy

A sensible set covers identity, insurance, health, money, and property.

- Identification: driver's license or state ID, passport.
- Insurance: home, auto, health, and life policy pages and contacts.
- Medical: your medicine list, key health information, doctors.
- Financial: account and card contacts (not full numbers loose).
- Property: deed or lease, vehicle titles, warranties.
- Contacts: family, doctors, utilities, bank, and insurance numbers.

You don't need to copy everything you own — just the documents you'd struggle to replace or would need after a disaster. Keep the list focused so the folder stays manageable and easy to grab.

> **✔ Think 'what would I need to prove or replace?'**
> That question is a good filter. If losing a document would be a real problem, copy it. If not, leave it out and keep the folder lean.

# How to keep your copies

Copies do the most good when they're protected and easy to find.

Keep paper copies together in a waterproof folder or zip bag inside your kit, so they stay dry and grab-able. A fireproof, waterproof box is even better for the copies and for important originals. Keep a secure digital backup as well, which we'll cover shortly.

> **✔ Waterproof, then findable**
> Storms mean water. A simple zip bag or waterproof folder keeps your copies dry, and keeping them in the kit means you can find them in the dark.

# Keeping it private and secure

These papers are sensitive, so guard them as carefully as you gather them.

Copies of your documents hold personal information that you don't want falling into the wrong hands. Keep the folder in a secure spot in your home, not loose or on display. For the most sensitive items — things like account and identification numbers — keep them in a locked box, and protect any digital copies with a strong password. Carry only what you truly need, and keep the rest secured at home.

**! Guard your sensitive numbers**
Personal and account numbers are exactly what identity thieves want. Keep the most sensitive papers locked up, password-protect digital copies, and never leave them lying around or carry them loosely.

# Keeping some cash on hand

When the power's out, cash is king — but a sensible amount, kept safely.

Keep a modest amount of cash at home in small bills, so you can buy fuel, food, or supplies when card readers and ATMs are down. Small bills matter, since places may not make change for large ones. There's no need to keep a fortune at home — just enough to get by for a few days — and keep it somewhere secure and private.

> **✔ Small bills, kept secure**
> A little cash in ones, fives, and tens goes further in an outage than a single large bill nobody can break. Keep it tucked away safely with your documents.

# A grab-and-go documents pouch

If you ever have to leave in a hurry, your key papers should leave with you.

Put the copies you'd most need away from home — ID, insurance, medicine list, key contacts — and some cash into a small waterproof pouch that lives in your grab-and-go bag. Then, if you have to evacuate, your essentials come along in one grab. Our evacuation-bag guide covers the rest of what that bag should hold.

> **✔ One pouch, ready to grab**
> A single sealed pouch with your key copies and some cash means that even a hurried departure doesn't leave your important papers behind.

# Keeping a secure digital backup

Digital copies survive a lost or soaked folder — kept securely, they're a valuable backstop.

Scan or photograph your documents and keep them on a password-protected device, an encrypted USB drive, or a secure, reputable cloud account. That way, even if the paper copies are lost or destroyed, you can reach your information from anywhere. Just protect these files well, since they hold sensitive details.

> **★ I can help you back up securely**
> Scanning documents and storing them safely is exactly the kind of tech task I help with — and I'll make sure it's done privately and securely. Call (330) 200-8042, or ask about $49 on-screen help.

# Two kinds of homes, two sets of needs

Getting documents and cash ready is the same everywhere, but distance from banks and services makes cash and copies matter more in the country.

## If you live in town or the suburbs

In town, banks, offices, and stores are close, and outages are shorter, so a modest cash reserve and a good document folder cover most needs.

- ATMs and banks reopen quickly once power returns.
- Offices for replacing lost documents are usually nearby.
- A modest amount of cash typically bridges a short outage.
- Stores reopen fast, so restocking is easy.

## If you are out in the country on a well

In the country, banks and offices are farther and outages run longer, so a bit more cash and well-organized copies are worth having.

- Keep a little more cash, since a bank run is a longer trip.
- Copies of property and insurance papers matter for farm and land.
- Longer outages mean card systems may be down longer — cash helps.
- A secure home box keeps originals safe far from town services.

> **★ Let's get your papers in order**
> Town or country, I'll help you gather, copy, and securely store the documents and cash you'd want in an outage. Call (330) 200-8042.

# Being ready for an insurance claim

After storm damage, being organized makes a claim far less stressful.

Know what your homeowner's or renter's policy covers, keep a copy of the policy and your agent's number in your kit, and understand your deductible. If a storm damages your home, you'll want to reach your insurer quickly and have your documents ready. A little familiarity now makes the claim smoother later.

> **✔ Know your agent's number by heart — or on paper**
> Keep your insurance agent's or company's number in your kit and your phone. After a storm, being able to reach them quickly gets your claim moving sooner.

# Make a simple home inventory

A record of what you own makes a damage claim much easier to prove.

Walk through your home with your phone and take photos or a video of your rooms and belongings, especially valuable items. Store it with your digital backups. If a storm ever damages your home, this record helps you remember what you had and supports your insurance claim — far better than trying to recall it all from memory afterward.

> **✔ A five-minute video is plenty**
> Just walking through each room narrating what you see on a phone video creates a surprisingly complete inventory. Keep it with your secure digital copies.

# A little financial readiness

Beyond cash on hand, a few simple steps keep money matters smooth through an outage.

Know where your accounts are and keep the contact numbers in your kit. Be aware that if you rely on autopay or online banking, an extended outage or internet loss could affect access, so cash on hand and a little planning help. Keep a small list of your key accounts and contacts — not full numbers loose, just enough to reach the right place.

> **✔ Keep the contacts, not the full numbers**
> You don't need full account numbers in your kit — just the phone numbers and enough detail to reach your bank or card company if you need to. Keep the sensitive digits secured.

# A written list of key contacts

When your phone dies or systems are down, a paper list keeps you connected.

- Family and close friends.
- Your doctor, pharmacy, and any specialists.
- Your electric utility and water provider.
- Your insurance agent and company.
- Your bank and card companies.
- Local emergency and non-emergency numbers.

> **✔ Paper doesn't need a battery**
> A printed contact list in your kit works when your phone is dead and the internet is down. It's a simple, powerful backup.

# Protecting your original documents

Copies go in the kit; the precious originals deserve safe keeping too.

Keep important original documents — birth certificates, deeds, titles, and the like — in a fireproof, waterproof box at home, or in a safe deposit box at the bank. That protects them from the very storms and fires you're preparing for. Your kit holds copies; the originals stay protected.

**✔ A fireproof box for the originals**
An inexpensive fireproof, waterproof box keeps your original documents safe from storm and fire, right in your home. Copies travel; originals stay protected.

# Keeping it all current

Documents change, so give your folder a look now and then.

When you renew an ID, change insurance, update your medicine list, or move accounts, refresh the copies in your kit and your digital backups. Fold this into your twice-a-year kit check so nothing quietly goes out of date. Current copies are the ones that actually help.

> **✔ Refresh at the clock changes**
> Give your document folder a quick update when you check the rest of your kit twice a year. A few minutes keeps everything current.

# Staying safe from post-disaster scams

Sadly, scammers target storm victims — a little caution protects you.

After a disaster, be wary of unsolicited calls, texts, emails, or door-knockers claiming to be from your insurer, a government agency, or a repair company, especially if they pressure you or ask for money or personal information up front. Verify anyone by calling the official number you already have, not one they give you. Real help won't rush you or demand sensitive details out of the blue.

> **! Verify before you share or pay**
> If someone contacts you after a storm asking for money or personal information, slow down and verify them through an official number you look up yourself. Scammers count on the chaos to catch people off guard.

# Document readiness for very little

This is some of the cheapest prep there is.

Photocopies cost pennies, and photographing documents on your phone is free. A zip bag protects them for almost nothing. The only real expense is a fireproof box if you want one for the originals, and even that is modest. The value here is entirely in the doing, not the spending.

> **✔ Start with photos on your phone**
> The fastest free step is to photograph your key documents and store them securely on your phone today. You can make paper copies later.

# Your before-a-storm document steps

When a big storm's coming, a few quick steps get you ready.

- ❑ Confirm your document folder and grab-and-go pouch are ready.
- ❑ Get some cash in small bills from the bank while you can.
- ❑ Make sure your insurance and contact numbers are on hand.
- ❑ Do a quick phone-video home inventory if you haven't.
- ❑ Check that digital backups are current and secure.
- ❑ Move originals to their fireproof box or a safe spot.

**✔ Get cash before the ATMs go dark**
If a big storm's coming, withdraw a little cash in small bills ahead of time. ATMs and card readers may be down right when you need to buy something.

# Your printable documents-and-cash checklist

Everything in one place to keep.

- ❑ Copies of ID, insurance, medical, financial, and property papers.
- ❑ A waterproof folder in the kit, and a fireproof box for originals.
- ❑ Sensitive items kept secure and private.
- ❑ Some cash in small bills, kept safely.
- ❑ A grab-and-go pouch with key copies and cash.
- ❑ A secure, password-protected digital backup.
- ❑ A written contact list and a home inventory.
- ❑ Everything reviewed and updated twice a year.

> **★ Want help getting organized?**
> I'll help you gather, copy, and securely back up your important papers, privately and safely. A first visit is a flat $99, and I can often help with scanning on-screen for $49. Call (330) 200-8042.

# Common Questions

The questions I hear most about documents and cash.

**Q: Which documents should I copy for an outage?**
Identification, insurance policies and contacts, your medicine list and key medical info, financial and property papers, and a contact list. Focus on what you'd struggle to replace or would need after a disaster.

**Q: How much cash should I keep on hand?**
A modest amount in small bills — enough to buy fuel, food, or supplies for a few days when card readers and ATMs are down. There's no need to keep a large sum at home; keep what you do have secure and private.

**Q: How do I keep sensitive documents safe?**
Keep copies in a secure, private spot at home, lock up the most sensitive items, and password-protect any digital copies. Carry only what you truly need, and keep the rest secured. Guarding these protects you from identity theft.

**Q: Should I keep digital copies?**
Yes — scan or photograph your documents and store them securely on a password-protected device, an encrypted drive, or a reputable cloud account. Digital copies survive a lost or soaked folder, as long as you protect the files well.

**Q: How do I get ready for an insurance claim?**
Keep a copy of your policy and your agent's number in your kit, know what's covered, and make a simple home inventory with phone photos or video. After storm damage, that organization makes filing a claim far smoother.

> **★ Let's get your papers ready**
> Gathering and securing documents is exactly the kind of thing I help with. Call or text (330) 200-8042 and we'll make it simple and safe.

# You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made getting your documents and cash ready feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat $99, and for the parts that don't need me on-site I can often help right on your screen for $49. Every visit comes with a 30-day, come-back-free guarantee. I don't do the licensed electrical or gas work myself — for that I'll help you line up a trustworthy local pro.

> **★ Bill's Home Tech — real help, close to home**
> Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

# Documents and Cash, Ready

Four steps to be prepared on paper

1. **Gather Copies**
ID, insurance, medical, property

2. **Keep Secure**
Waterproof, private, fireproof box

3. **Some Cash**
Small bills, kept safely

4. **Grab-and-Go**
A pouch you can take if you leave

Keep it secure and private — these papers are sensitive.

# What to Copy

A focused set covers the essentials

| | The short version |
|---|---|
| **Identity** | ID, passport |
| **Insurance** | Policies and contacts |
| **Medical** | Medicine list, doctors |
| **Financial** | Account contacts |
| **Property** | Deed, titles, warranties |

Copy what you'd struggle to replace or need after a disaster.

## Where Should This Live?

Match each item to the right home

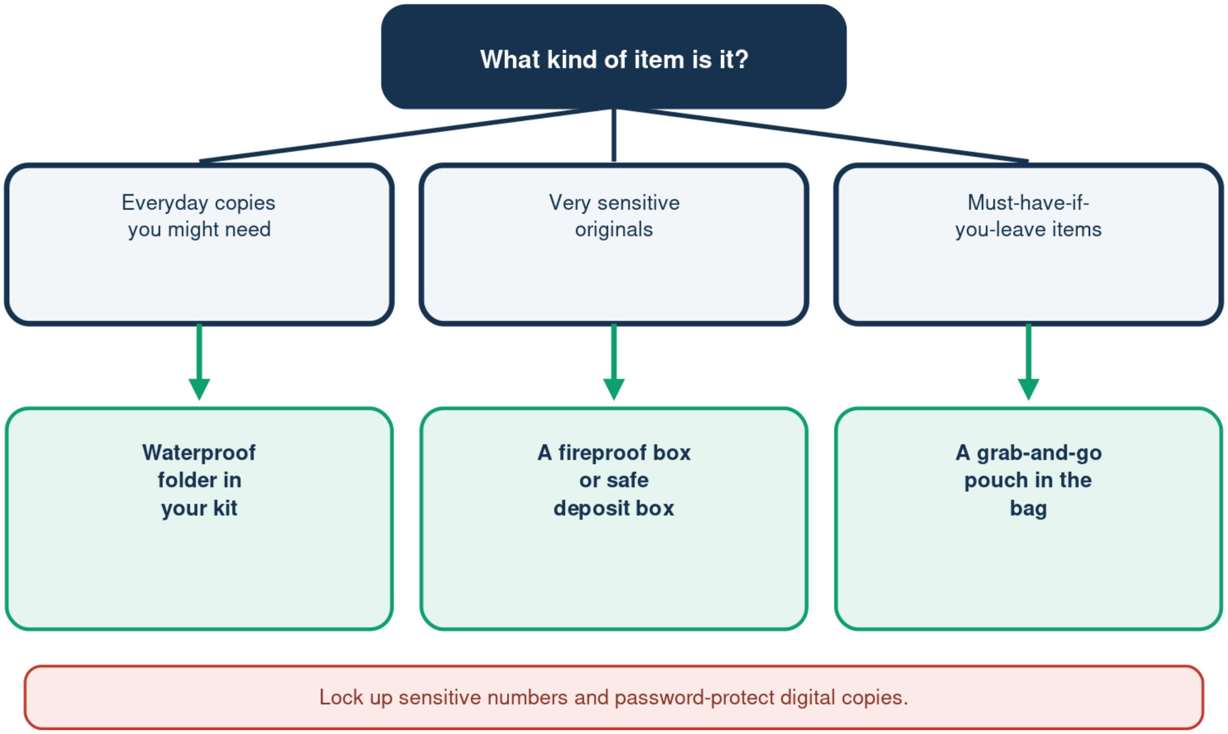


Illustration - a schematic, not to scale. Your setup may differ.

# Keep It Safe and Private

Protect what you gather

| | Do this | Not this |
|---|---|---|
| **Copies** | Waterproof, secure | Loose and on display |
| **Sensitive** | Locked up, protected | Carried loosely |
| **Digital** | Password-protected | Unlocked, unprotected |

After a storm, verify anyone asking for money or personal info.

# Need a Real Person?

You do not have to remember all of it.
You just have to remember you can call.
Friendly, in-home tech help -- I come to you.

**BILL'S PROMISE**

If you are not 100% happy with a visit, I will make it right -- or refund it. No awkwardness, no fine print. That is how I would want to be treated.


**(330) 200-8042 · BillsHomeTech.com**

Bill@BillsHomeTech.com · Mon–Sat 9:00 AM – 7:30 PM

— Bill


**Prefer help without a visit?**

Bill can screen-share and fix many things remotely — a flat $49, free for Support Plan members.

BILL'S HOME TECH
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# A Note From Bill

**A quick note from Bill.**

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

***— Bill***

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