Document Go-Bag & Digital Backup

The paperwork you'd need to prove who you are, file an insurance claim, or access your accounts, if the originals burned, flooded, or were left behind. This is the hands-on side of the Digital Data & Documents chapter and its addendum.

What to include

Category	Documents
Identity	Driver's license or state ID, passport, birth certificates, Social Security cards, marriage/divorce/custody papers
Insurance	Policy documents, agent contact info, policy and account numbers
Property	Home deed or lease, vehicle titles, mortgage or loan statements
Medical	Immunization records, current prescription list, allergies, major diagnoses, health insurance card
Financial	Bank and investment account numbers, recent statements, a list of recurring bills and creditors
Legal	Wills, financial and healthcare powers of attorney, advance healthcare directives/living wills, and any custody or guardianship documents
Identification aids	Recent photos of each family member and pet, useful for reunification or proving a pet is yours

Which of these matter most depends on who's in the household: custody and guardianship papers matter most for families with children, especially in a split-custody or blended household, while a healthcare power of attorney and advance directive matter most for elderly or medically vulnerable family members, since those are the documents that let someone else make medical decisions on their behalf if they can't. Without a signed advance directive or healthcare power of attorney on file, a family can end up needing a court-ordered guardianship to make medical decisions for an incapacitated relative, a slower and more expensive process than having the paperwork ready in advance. This list assumes the "Legal" documents already exist; see Wills, Power of Attorney & Guardianship if they don't yet, most households' don't.

Physical copies: a real go-bag, not just a folder

1. Gather originals or clear copies of everything above. Copies are fine for most of this list; keep the true originals (birth certificates, titles, wills) in the same bag if you can, since re-issuing them is its own bureaucratic ordeal.
2. Store them in a fireproof, waterproof document bag or safe, not a regular folder or drawer. A basic fireproof/waterproof bag is inexpensive and rated to survive real house-fire temperatures for long enough to matter.
3. Keep it somewhere you'd actually grab on the way out the door, not in a back closet you'd forget under stress.

Where to find it: fireproof document bags and small fireproof safes are sold at office supply stores, hardware stores, and general retailers; look for a stated temperature and duration rating (not just the word "fireproof") and a separate water-resistance claim, since the two are tested differently.

Digital backup: copies in more than one place

Physical documents can burn, flood, or simply get left behind in a fast evacuation. Back up digitally too, and in a genuinely different location than the physical copies, not just a second folder on the same laptop that could be destroyed alongside the go-bag.

1. Scan or photograph every document in the list above.
2. Save one copy to an encrypted USB drive kept with (or near) the physical go-bag.
3. Save a second copy to encrypted cloud storage, so it survives even if your home and everything in it is destroyed at once.
4. Use a password manager for account logins rather than relying on memory or a written list that could be lost with everything else; most password managers also let a trusted family member access your accounts in an emergency if you set that up in advance.

Utah's own preparedness program covers this too

Be Ready Utah, the state's household preparedness program, maintains its own guidance on protecting important documents and money specifically; it's worth reading alongside this guide since it reflects what Utah's own emergency managers point residents toward.

Write your own plan, in one sentence

A list of documents you meant to back up isn't the same as a copy that actually exists somewhere safe. Finish this sentence with your own real plan:

"This week, I will *scan my birth certificate* and save a copy to *an encrypted cloud folder*."

Know someone this guide would actually help? Being the person who's ready includes being the person who says something.

Send them this page ›

Sources

- Ready.gov / FEMA, important documents and Go-Bag guidance: Ready.gov
- Be Ready Utah, "Important Documents & Money": Be Ready Utah
- Advance directives, healthcare power of attorney, and guardianship alternatives for incapacitated adults: National Institute on Aging

Working through this from Ready, Set, Ready? Head back to pick your next topic once this one's real.