In Case of Emergency Checklist

Check off the 76 things your kids would be looking for.

7 things on this list you may not have thought of

1. **Your phone's passcode.** Without it, even Apple can't open your phone. All they can do is wipe it clean, and the photos of your grandkids go with it.
2. **A copy of your will, with no original.** In many states, if the original was in your keeping and can't be found, the court may assume you destroyed it on purpose.
3. **The front of your fridge.** That's where your list of medicines goes. In many places, paramedics are trained to look there.
4. **Life insurance from a job you left years ago.** State insurance regulators run a free policy finder. Since 2016 it has matched families with more than $16 billion in lost and unclaimed benefits.
5. **Your iPhone.** Did you name a person in its settings? If not, Apple can ask your kids for a court order before it lets them in.
6. **Your parents' full names, and the town where you were born.** The funeral home asks for them for the death certificate. Most kids can't answer from memory.
7. **The card your subscriptions charge.** Canceling the card may not stop them. Each one keeps charging until it's canceled on its own.

The ones marked ★ are the ones kids most often can't find.

1. Start here

If your kids find only one thing, it should be this.

- [ ] ★ **One page that says where everything is.** Which room, which drawer, which safe, and which lawyer has the originals. A full folder doesn't help if your kids can't find the folder. Our free One-Page "Before I'm Gone" Sheet (go.easywhenimgone.com/one-pager/sheet) is that page.
- [ ] **Who to call first, in order.** The person you put in charge, your lawyer, the funeral home, your accountant, and your life insurance company.
- [ ] **A short note for the first week.** What pays itself, what to cancel, and what can wait.

2. Your phone and your email

Most lists start with the will. I'd start here, because your phone and your email lead to almost everything else.

- [ ] ★ **Who can unlock your phone, and your main email address.** Every "reset your password" link goes to that email. Write down where the phone code is kept, not the code.
- [ ] **What's on your phone that isn't saved anywhere else.** Photos, videos, voicemails. If nobody can unlock the phone, it can only be wiped, and all of it goes.
- [ ] **Where your passwords are kept.** A password book, an app, or an envelope in the safe. Write down where they are, never the passwords themselves. The answers to your security questions go in the same place.
- [ ] **The person you named in your phone's settings, if you named one.** On an iPhone it's called a Legacy Contact. Google has one too, called Inactive Account Manager. Without one, Apple can ask your kids for a court order.
- [ ] **Your photos.** Which phone, computer or online account they're stored on.
- [ ] **Facebook and your other social accounts.** Do you want each one kept as a memorial, or deleted?
- [ ] **Online accounts that have your card on file.** Amazon, PayPal, streaming, games and sports sites.
- [ ] **A USB stick or drive with scans of your key papers.** And who has the second copy. The Federal Trade Commission says to keep one with a friend or relative.

Before anyone signs in as you, they should ask an estate planning attorney what's allowed.

3. If you're in the hospital and can't speak

This group is for a bad day you live through. Your will can't help here, because a will only works after you die.

- [ ] ★ **Your health care papers.** One names who makes medical decisions for you (a health care power of attorney). One says what care you want (a living will). One attorney's rule is to give copies away "like Halloween candy". They go to the person you named, your doctors and your family.
- [ ] ★ **A list of your medicines.** With the doses, your allergies, your health conditions, and your doctors' names and numbers. It goes on the fridge, where paramedics in many places are trained to look.
- [ ] **A "do not resuscitate" order, if your doctor signed one.** It goes on the fridge or by the bed, not in a box.
- [ ] **A medical privacy release (HIPAA form).** That's the paper that lets your doctors talk to your kids.
- [ ] **Your insurance cards.** Medicare, your supplement or Advantage plan, your drug plan, and any other health insurance.
- [ ] **Your pharmacy.** And which prescriptions refill on their own.
- [ ] **Whether you're signed up as an organ donor.**

4. Who gets what (your signed legal papers)

These are the papers a lawyer drew up. Your kids need to know where the signed ones are.

- [ ] ★ **Your original signed will.** Plus the name of the lawyer who drew it up, and the year. In many states, if the original can't be found, the court may assume you destroyed it on purpose. A copy may not be enough. Ask the lawyer who drew it up where the original should live, then write that place down.
- [ ] ★ **Your original financial power of attorney.** That's the paper that lets someone you trust handle your money if you can't. Banks usually want to see it before anyone else can pay your bills.
- [ ] **Your living trust, if you have one.** That's a trust you can change any time. Your kids need the signed trust and every change you've made to it.
- [ ] **The name of your executor.** That's the person you picked to wrap things up. Do they know they're the one?
- [ ] **The paper that names who would raise a grandchild, if you're raising one.**
- [ ] **Your written plan for your pets, if you have one.**
- [ ] **A prenup or postnup, if you have one.** That's a marriage agreement signed before or after the wedding.

5. Your money

When there's a lot to find, AARP says tracking it all down can take years.

- [ ] ★ **A list of every account.** Bank, credit union, savings, CDs, IRA, 401(k), pension. For each one, write the company, the last 4 digits, and who's named to get it. The bank pays whoever is on that form, not whoever is in your will.
- [ ] **Copies of the "who gets this" forms.** Retirement accounts and annuities each have one. An old form can still name an ex, or someone who has died.
- [ ] **Your investments.** Stocks, bonds and mutual funds, with the name and number of your broker or adviser.
- [ ] **Your credit and debit cards.** The company and the last 4 digits of each.
- [ ] **Your last 2 or 3 tax returns.** Plus the name of whoever does your taxes, and any gift tax returns you've filed.
- [ ] **Where your money comes in from.** Social Security, a pension, rent, IRA withdrawals.
- [ ] **What you owe.** A car loan, personal loans, "Buy Now, Pay Later" balances. Who gets paid, and when each payment is due.
- [ ] **Bitcoin or other crypto, if you have any.** Which wallet, and where the recovery words are kept. Write the place, never the words.
- [ ] **A business, if you own one.** Your partners, the key papers, and who runs it if you can't.

6. Insurance and benefits

Your kids can't claim a policy they don't know about.

- [ ] ★ **Every life insurance policy and annuity.** The company and the policy number for each. (An annuity is an insurance contract that pays you an income.) One attorney on our podcast found a policy in her stepfather's papers that had never been opened.
- [ ] **Life insurance you got without buying it.** Through an old job, a union, a credit card or a club. These are the easy ones to forget.
- [ ] **Long-term care insurance.** The company has to be told when you die, even if you never made a claim.
- [ ] **Your home, car and health policies.** Plus any extra liability policy (some call it an umbrella policy), and your agent's name and number.
- [ ] **Where you've worked, and when.** An old employer can owe a pension, survivor benefits or unused leave pay. AARP says some of these are time-sensitive.
- [ ] **Veteran benefits papers.**

7. Bills that keep coming

Your bills keep coming, even when you can't open them.

- [ ] ★ **Every bill that pays itself, and every subscription.** Write which card or account each one charges. Canceling the card may not stop them.
- [ ] **Utilities and home services.** Power, gas, water, phone, internet, cable, trash, the alarm company. The latest bill for each is enough.
- [ ] **The bills that can't be missed.** Your mortgage or rent, property tax and insurance.
- [ ] **Memberships and dues.** Church, clubs, the warehouse store, AAA. Who to tell, and what dues to stop.
- [ ] **Where your mail goes, including any PO box.** Mail is one of the ways kids find accounts. To forward it after a death, the post office wants proof of who's in charge. AARP says a death certificate alone isn't enough.

8. Your house and your car

Somebody has to keep the house running while everything else gets sorted out.

- [ ] **The deed to your house.** That's the paper that says who owns it. Your county keeps the official record, so a copy is fine. Note whether the house is in a trust.
- [ ] **Your mortgage or home equity loan.** The lender and the loan number.
- [ ] **Your property tax bill.** Which county, and what month it's due.
- [ ] **Titles and registration for your car, boat or RV.** For titles, your kids need the originals.

- [ ] **Any other property.** Other land, a timeshare, or a home in another state.
- [ ] **Photos or a video of what's in the house.** The Federal Trade Commission says to print copies too.
- [ ] **How the house runs.** The alarm code, the Wi-Fi password, where the water shut-off is, and which switch in the breaker box runs what.
- [ ] **Jewelry, family photos and keepsakes.** Where they are.

9. Who you are (the papers that prove it)

These are the small papers. They're easy to file away and hard to find when your kids need them.

- [ ] **Your birth certificate.** And adoption papers, if there are any in your family.
- [ ] **Your Social Security card.**
- [ ] **Your driver's license or state ID, and your passport.** Where you keep them.
- [ ] **Your marriage certificate.** Plus the divorce papers and settlement from any past marriage.
- [ ] **The death certificate of a husband or wife who died before you.**
- [ ] **Your citizenship papers, if you were born in another country.**
- [ ] ★ **Your military discharge paper (DD-214), if you or your late husband or wife served.** The VA uses it to decide on burial in a national cemetery.
- [ ] **Your parents' full names, and the town where you were born.** The funeral home asks for these for the death certificate.

10. Your funeral

Your kids may have to plan this in a few days. Don't make them guess what you wanted.

- [ ] ★ **Your wishes in writing.** Burial or cremation, where, a service or not, who speaks, what music. A will often isn't read until after the funeral, so the will alone may be too late.
- [ ] **The person you named to make the funeral decisions, if your state lets you name one.**
- [ ] **A prepaid funeral plan, if you have one.** The funeral home and the contract.
- [ ] **The paper for your cemetery plot.** It shows who owns which plot.
- [ ] **Your pastor, priest or rabbi.** Name and phone number.
- [ ] **Notes for your obituary.** Dates, places, schools, jobs, clubs, awards, and the people to list.

11. Your people and your pets

These are the people and the animals who count on you.

- [ ] **A phone list.** Family, close friends, the neighbor with the spare key, your lawyer, accountant, financial adviser, insurance agent and doctors.
- [ ] **Anyone who depends on you.** A husband or wife who needs care, a grown child with special needs, or a grandchild you're raising.

- [ ] **Your pets.** The vet, their food and medicines, who takes them, their microchip numbers and a current photo.
- [ ] **A letter only you can write.** Why you picked who you picked, what each of your kids can expect, and what you want them to know.

12. Keys, safes and hiding places

Your kids will find the ring of keys. What they won't know is what each one opens.

- [ ] ★ **Your safe deposit box.** Which bank, where the key is, and whose name is on it. Without a key or their name on the box, the bank asks your kids for more. They need a death certificate and proof of who's in charge.
- [ ] **Your home safe.** Where it is, and who knows the code.
- [ ] **A ring of spare keys with labels.** House, car, mailbox, shed, storage unit.
- [ ] **A storage unit.** Where it is and how to get in.
- [ ] **Cash, jewelry, gold or guns in the house.** Where they are.

4 papers that get stuck in the wrong place

- **Your original will.** Even lawyers disagree about the best spot for it. Ask the lawyer who drew yours up where the original should live.
- **Your health care papers and power of attorney.** A bank box doesn't help while you're in the hospital. Without your key and your say-so, your kids usually can't open it.
- **Your funeral wishes.** Your kids may have to plan on a weekend or a holiday, before a bank box can be opened.
- **Your passwords.** A will can become a public record once it's filed with the court, so passwords don't go in it.

Where I'd start

1. **Do the ★ ones first.** They're the ones kids most often can't find.
2. **Put it all in one place.** One spot your kids can get to without you.
3. **Tell one person you trust where that place is.** The One-Page "Before I'm Gone" Sheet (go.easywhenimgone.com/one-pager/sheet) is where you write it down.

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