



How to replace essential documents lost in an emergency

When a fire or earthquake occurs, it is essential for individuals to know that there are avenues available to collect their vital, medical, and financial information that may have been destroyed. So, after a survivor secures food and shelter, the first item on their checklist may be to apply for replacement of important documents. Applying for disaster relief, filing an insurance claim, and, in some cases, picking up free essential items from local distribution centers requires some form of identification. But for some, the process can feel somewhat overwhelming.

The top eight essential documents needed during a recovery include:

- Passport
- Driver's license or Identification cards
- The deed to property
- Birth, death and marriage certificates
- Insurance documents (home or renter's)
- Estate planning documents
- Federal income tax returns

Passport – Check out the U.S. Department of State website. The Disaster Recovery Reform Act of 2018 authorizes the U.S. Department of State to waive passport application and file search fees for individuals who have lost or damaged their passports in the aftermath of certain major disasters that are eligible for assistance.

Driver's license or Identification cards ID – To claim a replacement driver's license or identification card, visit a local Disaster Recovery Center where DMV officials can help to replace or reapply for missing cards. The same assistance is available at local DMV offices, additionally a list of DMV locations and contact information can be found online, where appointments can also be made.

The deed to a property – Los Angeles County residents can request property records by calling the county's Registrar-Recorder/County Clerk office at (800) 201-8999, and on the menu of options select option 1, followed by option 2. An email can also be sent to recorder@rrcc.lacounty.gov for assistance. For more information, visit the county department's website.

- If a home is lost and the property owner can afford to, they may want to consider renting a local post office box to receive requested documentation.

For birth, death, and marriage certificates - They can be requested from the county recorder's office in the county where the emergency event occurred. The California Department of Public Health maintains an online list of county recorder offices, along with their contact information. Follow the same instructions for property records requests.

Insurance documents (home or renter's) - Call your insurance company and request a copy of your residential homeowners insurance policy, including your declarations page. The same guidance applies to renters' insurance. Under current law, insurance companies are required to provide these documents to policyholders free of charge within 30 days of a request, according to the California Department of Insurance.

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Jeffrey Goodrich is a financial advisor with and securities and advisory services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC.



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For estate planning documents – Many estate planning professionals maintain an electronic database of their clients’ estate planning documents. Contact the estate planning professionals you have worked with in the past and request them to forward copies of your documents to you.

For federal income tax returns – Most tax preparers can submit a signed form by a taxpayer to the IRS, requesting previously filed federal income tax returns. Ask your tax preparer to prepare the needed form for your signature.

When applying for the Federal Emergency Management Agency’s Disaster Assistance - the following information is needed:

- Names of everyone living in a home at the time of the emergency event
- Social Security numbers (parents’ and children’s)
- Household income
- Contact information
- Information on property damage/emergency needs

For further information on our Strategies and Services, please contact JCG Private Wealth Management at **Jeffrey.Goodrich@LPL.com**.

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