

## WHAT IF YOU GET HIT BY A BUS?

I looked left just in time to see Bus #3959 whiz by as I felt the hot air rise from the tires. The wind just about knocked me over or was it the heat from my own body as I quickly stepped back. It was then that I said aloud to my husband, "what if I got hit by a bus?" He looked at me and said, he wouldn't let that happen. But sometimes the unthinkable happens. There's a book entitled, In Case You Get Hit by a Bus, How to Organize Your Life Now for When You're Not Around Later. Abby Schneiderman, Adam Seifer and Gene Newman thought enough of their families to compose this important guidebook. Thank you to my cousins Matt and Donna for the recommendation. The idea is to pull together some basic information to make things easier in the event of an emergency if someone else needs to assist or take over. It's a sobering prospect. Let's do it for our loved ones. Once done, you can relax and get back to living!

### **Make a copy of this document - File/Make a copy**

Write the following list of action items and information you or a loved one may need if something happens. "Your Just in Case list should be extensive and updated as often as you need to.

For anything non-personal add to the document directly.

For personal information, store the document in a secure place like a safe or safe deposit box. Indicate in this document where to find it.

Share this document with key family member(s) or tell them how to access it.

1. Key passwords - If you don't already use a password manager to keep your passwords try 1Password or Last Pass. It allows you to create secure and different passwords for all your online accounts as well as securely store personal information. It also makes it easier to share this info with someone else when necessary.

Write important passwords or info out and put them in your safe or other place you keep primary documents. Add location here. If you are comfortable, share with children.

- a. Phone password
- b. Password for key accounts (Google, Apple)
- c. 1Password (or other password manager)
- d. Keypads & PINS
  - ATM Pin
  - Home Security
  - Garage Door

Home WIFI password

2. Organize your IDs - make sure you have digital/printed copies of each and clear directions around where it can be found.
  - a. Birth certificate
  - b. Drivers' license
  - c. Passport
  - d. Social Security Card/Number
  - e. Marriage certificate
3. Document all financial accounts, with the name and contact information of your bank or other financial institution and where contact info passwords or access info can be found.
  - a. Checking/savings
  - b. Investment accounts
  - c. Retirement accounts
  - d. Paycheck
  - e. 529 accounts
  - f. Life Insurance
4. List your key assets
  - a. Property - Deed
  - b. Vehicle - Title
  - c. Stocks, bonds, investments
  - d. Trust
  - e. LLCs or other business partnerships
5. Document info for children (if applicable)
  - a. Doctors and Medical professionals
  - b. School Info
  - c. Friends and contact info
  - d. Birth certificates
  - e. Passport(s)
  - f. Vaccination record(s)
6. Safe Deposit Boxes
  - a. Check whether these still exist and decide whether to keep them
  - b. If yes, document how to access and ensure someone else can access
7. Home
  - a. Key contacts for lawn, plumber, electrician, other workers
  - b. Security
  - c. Home automation
  - d. Instruction manuals
8. Identify key contacts
  - a. Medical
  - b. Money

- c. Legal
- d. Home
- e. Work
- f. Other organizations involved with

9. Document end of Life details

- a. Power of Attorney
- b. Will
- c. Funeral Planning
- d. Document Health Care Directives
  - Health Care Proxy
  - Living Will
  - Organ Donation
- e. Guardians -
  - For children?
  - For finances/estate?
  - Executor of will?
- f. Digital Estate Plan
  - Name a Digital Executor
  - For major accounts decide whether to delete it, transfer it, or just let it be.
- g. Draft Letter of Last Instructions
- h. This information is likely all contained in your will, but helpful to have your thoughts down on what you would like to happen

10. Organize and document bill paying process

- a. Credit Cards
- b. Home-related
- c. Mortgage
- d. Property taxes
  - Utilities
  - Electricity/gas
  - Water
  - Internet
  - Security
  - Cleaning
  - Garbage
  - Vehicle
  - Cell phone
  - Subscriptions
  - Memberships
  - Taxes

11. Organize and document insurance

- a. Health insurance
- b. Property insurance
- c. Car insurance
- d. Life insurance

12. Write Personal Medical Journal

- a. Identify medications
  - What is it?
  - Where do you get it?
  - Which doctor prescribed it?
  - What are directions for taking?
  - How do refills work?
- b. Existing medical conditions
  - Appointments/treatments
  - Medication
    - "How I manage it"
    - Chronic problems
    - Allergies
    - Family medical history
    - History of cancer
    - History of heart disease

13. Memories - Personal effects and memorabilia

Document where these are stored/ where to find them

- a. Photos
- b. Digital
- c. Printed
- d. Recipes
- e. Heirlooms
- f. Items of value to be aware of