LEGACY ARCHITECT RVA / FREE GUIDE

The Family Emergency Binder Checklist

What goes in, what stays out, and how to make sure somebody can actually use it when the house is on fire, figuratively or otherwise.

ORDER IN YOUR ABSENCE

What goes in, what stays out, and how to make sure somebody can actually use it when the house is on fire, figuratively or otherwise.

The short answer

A family emergency binder holds what someone needs in the first days of a crisis: who to call, who's in charge, where the important documents are, how the house runs, which bills are due, and what you want. It should point to sensitive information, not contain it. Passwords, full account numbers, and PINs don't belong on paper that could walk out the door.

The checklist below follows the same chapter order as a Life Manual, so nothing important ends up in the "misc" tab where good intentions go to die. Work through it one section at a time

over a few evenings instead of trying to finish it in one sitting.

Before you start: the 48-hour test

Picture your spouse, your sister, or your oldest kid opening the binder at 6 a.m. after a phone call nobody wants. They've had no sleep and they're scared. Could they figure out the next two days from what's on those pages?

That's the test for every page you add. If a section wouldn't help someone in the first 48 hours or the first few weeks, it's clutter. If it would, it goes near the front.

The checklist, section by section

Start with the seven Life Manual pillars in order. Check off what you have, and circle what you don't know yet, because the circles are your to-do list.

Digital Life

- A list of important online accounts, communication services, and cloud storage locations.
- The password manager used and who has authorized emergency access; never put the master password here.
- Where devices and recovery instructions are documented.
- Subscriptions, renewals, and online presence instructions.

Pillar 2: Emergency & Successor Orientation

- Who steps in first, and who's the backup if that person can't.
- Emergency contacts with phone numbers, including your employer and anyone who'd notice you're missing.

- Arrangements for kids, aging parents, and anyone else who depends on you.

Financial & Assets

- Every bank, credit union, brokerage, and retirement account, listed by institution name. Use the last four digits at most.
- Insurance policies: life, health, home, auto, disability, and long-term care, with the agent's name and number.
- Bills and due dates, marked with which ones autopay and which need a human.
- Debts: the mortgage, car loans, credit cards, and anything you've co-signed.
- Your accountant, financial professional, and estate attorney, with contact details.

Household Operations

- Water, gas, and electrical shut-off locations, with a photo if they're hard to find.
- Utility providers and whose name each account is under.
- The alarm company, the HVAC guy, the plumber you trust, and the handyman who actually picks up.
- Trash and recycling days, filter changes, and the seasonal stuff only you remember.
- Vehicles: where the titles are, who services them, and when registration renews.
- Pets: the vet, food, medications, and who takes them if you can't.
- Who has a spare key, and where the car keys actually live.

Vital Records

- Where the originals of your will, power of attorney, and advance healthcare directive are kept.
- Birth certificates, marriage or divorce records, passports, and Social Security cards, listed by location rather than copied into the binder.
- Deeds, vehicle titles, and military discharge papers such as a DD-214.
- Where the safe deposit box is, and who's authorized to open it.

Legacy & Wishes

- Funeral or memorial preferences, including burial or cremation.
- Who should be told, and in what order, so nobody finds out from Facebook.

- Letters to the people you love, or a note saying where they are.
- Anything you'd want handled a particular way that isn't covered by a legal document.

Business Continuity (business owners)

- Who has authority to sign, pay vendors, and run payroll if you're out.
- Key clients, vendors, and the one employee who knows where everything is.
- Where the operating agreement, business bank details, and business insurance live.

What stays out of the binder

A binder is paper, and paper wanders. It gets left on the counter during a home showing, loaned to a relative, or boxed up in a move. Anything that would let a stranger drain an account or take over your identity doesn't belong in it.

- Passwords and PINs, including the master password to your password manager.
- Full account numbers and full Social Security numbers.
- Two-factor backup codes and security question answers.
- Copies of your ID that could be used to open accounts in your name.

Write down where those things live and who can reach them instead. The binder is the map. The vault is somewhere else.

Where to keep it, and who needs to know

A fire-resistant box at home works well, as long as it isn't locked behind a combination only you know. A binder nobody can open is a very organized secret.

Tell at least two people where it is and how to get to it. Your successor and a backup are the minimum. If they'd have to search the house to find it, the binder already failed its first job.

Keep it alive

An emergency binder that's three years stale can do real damage, because people trust what's written down. Review it once a year, and again after anything big: a move, a new job, a marriage, a divorce, a birth, a death, or a new car.

Put the review date on the inside cover. You'll thank yourself for the reminder, and the person reading it will know how current it is.

When a binder isn't enough

A binder handles the first few days. It usually falls short on the harder stuff: how accounts

connect, who has authority to act, what order things should happen in, and what your family should do when two instructions conflict. That's the gap a Life Manual fills.

If you'd like a structured place to start on your own, the Just-In-Case Plan is a $29 fillable workbook that walks all seven areas. If you'd rather have someone help organize the whole thing with you, the Blueprint Session maps your gaps in one sitting, and the $249 fee credits toward a Life Manual.

Quick answers

What should be in a family emergency binder?

A family emergency binder should hold emergency contacts, who steps in first, medical information, a list of financial institutions and

insurance policies, bills and due dates, household details like shut-offs and vendors, the locations of vital records, and your final wishes. It should point to sensitive information rather than contain it.

What documents should go in an emergency binder?

Keep a list of where your will, power of attorney, advance directive, birth certificates, passports, Social Security cards, deeds, and vehicle titles are stored. The originals are usually safer in a fire-resistant box or with your attorney, while the binder tells your family exactly where to find them.

Should I put passwords in my emergency binder?

No. Passwords, PINs, full account numbers, and two-factor backup codes don't belong on paper that could be lost or borrowed. Note which password manager you use and who has emergency access to it instead.

Where should I keep a family emergency binder?

Keep it somewhere safe from fire and water that at least two trusted people can reach without you. A fire-resistant box at home works well, as long as it isn't locked with a code only you know.

Would your family know where to start?

Take the Free Readiness Check. Rather start on your own? The Just-In-Case Plan walks you through it for $29.

Order in Your Absence.

NEXT STEPS

Your first step can be small. Start with the free Readiness Check, or explore what a Life Manual can put in order for your family.

Take the free Readiness Check

Explore services and the Life Manual

REFERENCES & LINKS

Resource 1: legacyarchitectrva.com

Resource 2: jicplan.legacyarchitectrva.com

Resource 5: legacyarchitectrva.com

About this guide

Prepared by Legacy Architect RVA, Richmond, Virginia. This guide is educational and helps families organize practical information. It does not provide legal, financial, tax, or medical advice. Consult qualified professionals about decisions and legal authority.

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