

STORE YOUR IMPORTANT DOCUMENTS IN YOUR OWN PERSONAL STORAGE VAULT.

Your own personal, secure cyber vault. A FREEBY for full members.



Hurricane season is almost upon us and it may prove to be a doosie. Hurricane Katrina taught us this: the only secure documents were the ones saved in cyberspace.

What will happen to you when you haven't documented your home and belongings BEFORE disaster strikes? Even if you have your policy, receipts, serial numbers and photos safely stored in your home, will these documents survive a catastrophic loss? Is it worth the risk?

Documentation is often what determines if a claim is covered or not. Since POA wants your claim to be adjusted to your full satisfaction, we have been wrestling with how to help full members (those who pay for their membership)

keep their records in a secure, safe place. We think we've come up with the answer.

POA now assigns secure document storage vaults for individual full members. If a member wants to post their important documents on a secure area of our site, they may do so and no one else can access that particular vault. This is CRITICAL because such documentation is often financial and confidential in nature.

In case of an emergency and documents are lost or not easily accessible, those full members who sign up for it, can go to any computer and access their documents posted in their personal storage vault.

How to take advantage of this:

First, you have to be a full member of POA. If you're not a full member, you can register to join by going to: <https://www.policyholdersofamerica.org/secure/register.asp>

This membership category allows access to legal and scientific documents we must pay to obtain. Since it costs POA a significant amount of money to administer and configure personal storage vaults, POA is restricting this member benefit to **full members only**. Memberships cost \$100 annually.

It is CRITICAL that your email address is accurate

and if it has changed, you must supply a **current email address**. It is also CRITICAL that you **do not block (via spam filters) emails from info@policyholdersofamerica.org**.

If you require POA to convert your documents, please be sure to allow emails (with attachments) from MBallardAI@aol.com. (Why? See below.)

Once a member, create your own personal storage vault by logging onto the site at:

<https://www.policyholdersofamerica.org/secure/login.asp>

The user name and password you selected when joining POA will be needed to log into the site. User names and passwords are case sensitive (upper and lower case specific).

Once signed in, hit the **MY STORAGE VAULT** option.

Your personal vault has a feature that allows **you** to add photos, an inventory list, receipts, a copy of your insurance policies, and other important info that you want to be stored in your personal storage vault. (See below for recommended documents that should be stored in your personal vault.)

What if you need POA to convert the documents you want stored?

If you do not have scan capabilities or for whatever reason, need for POA to convert documents and/or receipts so that you can post them in your vault once converted, POA has a **toll free** fax line dedicated only to this project. This fax line converts documents faxed into black and white PDFs (Acrobat Reader files) and emails the files to POA's president, Melinda Ballard. **Please send your documents in ONE continuous fax!!! If the fax is more than 50 pages, send in 50 page increments. Please combine receipts so that each tiny receipt is not faxed separately. Photos don't fax well so please download digital pictures directly to your site and do not fax them.**

Send your documents to: **888-636-4654**.

Be certain to include a cover page with each fax sent that contains your email address. Melinda will send them to you once converted so you can post them to your personal vault. Once she sends them to you via email (as an attachment), you can add them at your convenience. It's simple to add these documents yourself by following the simple posting instructions.

If you require POA to convert your documents, make certain you allow emails with attachments from

Continued on page 5

PERSONAL STORAGE VAULTS (continued from page 4)

Melinda's personal email address: MBallardAI@aol.com.

Our promise of confidentiality:

POA is not a nosy organization. **We are quite accustomed of keeping member information confidential and do not violate the trust we've earned.** We will not review your documents but if you want us to convert them, we have to receive them at this dedicated fax. We give you our word that your personal information cannot and will not be accessed by anyone other than YOU and those who YOU give access. POA does recommend that you provide a trusted family member, not living with you, access to your personal storage vault site just in case something happens to you.

In case disaster strikes:

If and when a disaster strikes and you need to access the information you've posted in your personal storage vault, you can either print off the needed information contained in your vault, mail and/or fax it to the insurer or email the information to your insurer directly from your vault. Only then will the insurer have no legitimate reason to delay your claim.

Documents we recommend adding to your personal storage vault:

1. All insurance policies: home, auto, life, umbrella,

flood, health, other.

2. Home inventory record:

Go to:

<http://www.policyholdersofamerica.org/HomeInventoryForm.doc>

3. Photos of exterior of home (all sides); photos of other structures (garage, pool, etc.) These must be in a digital format.

4. Photos of important and/or expensive pieces of furniture, rugs, statuettes, art work, silver, crystal, china, clothing, electronics, other household items.

5. Receipts for any of the above.

6. Mortgage documents, titles to property (real property, autos, boats, etc...), deeds, surveys, appraisals, etc...

7. Tax receipts for current year.

8. Tax returns and receipts for the last three years (this is important in case you are audited).

9. Living wills, etc...

10. Information on Corporations, partnerships and/or proprietorships in which you have an interest.

The type of files that can be added to your personal vault include these formats:

JPG, GIF, TIFF, BMP, MPG, MOV, AVI, WMV, DOC, TXT, XLS, and PDF

(common graphic, video, word, text and excel documents).

More information can be added as you see fit, when you see fit.

If you have any questions about this member benefit, please let us know. Email questions to:

info@policyholdersofamerica.org.

If the question is personal in nature and do not want to put your question in writing, call Melinda Ballard directly at 843-723-0710 (Monday – Friday, 8:00 am – 6:00 pm, Eastern time).

If you know of someone (friend, family member) who should take advantage of this service, please let them know that we are offering this service. It is especially important for anyone living in a flood, hurricane, tornado or earthquake-prone region.

Vault space will be assigned on a first come, first serve basis. Due to the number of members, vault space will be in high demand. In other words, if you have an interest in this, create your personal storage vault **now**.

