Family Emergency Binder

A map for the people who depend on you

This binder belongs to: _____

Last updated (date): _____ **Next review (date):** _____

Where this binder is kept: _____

People who know where it is: _____

> **⚠ Never write passwords, PINs, account numbers, or Social Security numbers here.**
>
> This binder is a map, not a vault. It tells your family *who to call* and *where to look*, not how to log in. If it's lost, stolen, or read by the wrong person, it should give them nothing they can use. Write "Chase, checking, call the branch on Main St." Never write the account number. Your family can get account details from the institution once they're legally able to act for you.

How to use this binder

1. Fill in what you know. Skip what you don't. A half-filled binder beats a blank one.
2. Start with the **Who to Call First** page. It's the page your family will reach for first.
3. Tell at least two people where the binder is kept. The most common failure isn't a missing binder. It's a binder nobody can find.
4. Review it once a year, and after any big change: a move, a new job, a new doctor, a new insurance policy.

Who to Call First

If something happens to me, start here. Call these people in this order.

#	Name	Relationship / role	Phone	Why call them
1				
2				
3				
4				
5				

Doctor: _____ **Phone:** _____

Attorney: _____ **Phone:** _____

Accountant / tax preparer: _____ **Phone:** _____

Financial advisor: _____ **Phone:** _____

Life insurance company + agent: _____ **Phone:** _____

My employer / HR contact: _____ **Phone:** _____

Who can take the pets / kids today: _____ **Phone:** _____

Spare house key is: _____

Allergies or conditions a hospital must know: _____

The full binder is kept at: _____

1. People

The people your family will need, and what each one knows or handles.

Family and close contacts

Name	Relationship	Phone	Email	Notes

Professionals

Role	Name	Firm / office	Phone	Notes
Primary doctor				
Attorney				
Accountant / tax preparer				
Financial advisor				
Insurance agent				
Clergy / spiritual advisor				
Other				

Legal roles (if you have them)

Role	Name	Phone	Where the document is kept
Executor of my will			
Power of attorney (financial)			
Health care proxy / agent			
Guardian for children			

2. Access Clues

Where your accounts are and who to contact. Institution names and contacts only. No passwords, PINs, account numbers, or card numbers.

Banks and credit unions

Institution	Type (checking, savings…)	Branch / who to contact	Notes (joint? paperless?)

Retirement and investments

Institution	Type (401(k), IRA, brokerage…)	Who to contact (HR, advisor…)	Notes

Insurance

Insurer	Type (life, home, auto, disability…)	Agent / phone	Where the policy paperwork is kept

Property, vehicles, and debts

What	Institution / lender	Who to contact	Where paperwork is kept
Home / mortgage or lease			
Vehicle(s)			
Credit cards (issuer names only)			
Other loans			

Important documents: where they are

Document	Where it is (drawer, safe, attorney's office…)
Will / trust	
Birth and marriage certificates	
Passports	
Deeds and titles	
Recent tax returns	
Safe deposit box (bank + where the key is)	

Digital life

Don't write logins here. Write where your family should look, and which built-in legacy tools you've set up.

Password manager (name only): _____ **Emergency access for:** _____

Phone/computer: who can unlock them: _____

Email and cloud accounts (provider names): _____

Legacy-contact settings turned on (Apple, Google, etc.): _____

Subscriptions and recurring bills to cancel (names only): _____

3. Household

The things only you know about the house.

Item	Where / how
Spare house key	
Spare car key	
Water main shutoff	
Gas shutoff	
Electrical panel / breaker box	
Wi-Fi clue (a hint, not the password)	
Alarm company + phone	
Garage / gate: who can help	
Trash & recycling days	
Mail / packages: who can collect	

Home services

Service	Company / person	Phone
Plumber		
Electrician		
HVAC		
Handyman		
Neighbor who can help		

Pets

Pet name	Vet + phone	Food / meds / routine	Who takes them

4. Health

What a hospital, or the person sitting next to you in the waiting room, needs to know.

Allergies (medications, food, other): _____

Medical conditions: _____

Blood type (if known): _____

Medications

Medication	Dose	How often	Prescribed by

Doctors and care

Role	Name	Phone	Notes
Primary doctor			
Specialist			
Dentist			
Preferred hospital			
Pharmacy			

Health insurer (name only): _____ **Where the card is kept:** _____

Advance directive / living will is kept at: _____

Organ donor? ☐ Yes ☐ No ☐ Not decided **Noted on:** ☐ Driver's license ☐ State registry

5. Wishes

Not a legal document. Your will and directives are what count legally. This page helps your family understand what you'd want.

If I'm seriously ill, what matters most to me:

_____

_____

Burial, cremation, or other: _____

Service or gathering (place, faith, music, readings, who should speak):

_____

_____

Prepaid funeral arrangements (funeral home name + phone):

_____

Obituary notes (things I'd want mentioned):

_____

Personal items I'd like specific people to have:

Item	Who	Where it is

Charities or causes for donations in my name:

_____

6. Personal Note

Write what you'd want them to read. It doesn't have to be long.

To: _____

Signed: _____ Date: _____

Update log

Date	What changed	Who I told

About this template

This binder follows the same core structure as DearFile, a private family file I built after my dad died and we couldn't find the black bag where he kept everything, even though it was in the house. Paper works. It's also easy to forget, hard to update, and useful only to whoever is standing next to it. If you'd rather keep it online, DearFile keeps it current and shares it with the people you choose (after they confirm their role). You choose how often to check in, and your trusted contacts are notified if you go quiet. The Legacy plan and the annual Ready plan include an encrypted offline copy your family can open even without DearFile. You can start free by answering five questions at **dearfile.com**.