Where to keep important documents so your family can find them

Key facts

- UL 72 fire ratings come in classes: Class 350 is "intended to protect paper records," Class 150 covers "paper and nonpaper records such as EDP media (magnetic tapes) and photographic records," and Class 125 is "intended to also protect flexible computer disks" (UL Standards & Engagement, checked 2026-09-17).
- In a house fire, "Room temperatures can be 100 degrees F at the floor and rise to well over 600 degrees F at eye level" (U.S. Fire Administration, checked 2026-09-17).
- In a test of six fireproof document bags, papers survived ten minutes in front of a 68,000 BTU heater, but zippers melted and closures failed; the reviewer called the bags "more 'fire-resistant' than fireproof" (Bob Vila, updated January 9, 2025, checked 2026-09-17).
- Safe deposit box contents "are not insured by FDIC deposit insurance if damaged or stolen," and access after the renter dies "depends on state law" (FDIC, checked 2026-09-17).
- In California, if a will "was last in the testator's possession" and "cannot be found after the testator's death, it is presumed that the testator destroyed the will with intent to revoke it" (California Probate Code 6124, checked 2026-09-17).
- The Social Security Administration recommends keeping your Social Security card at home in a safe place rather than carrying it, since you rarely need to show it (Social Security Administration, Guard Your Card, checked 2026-09-20).
- Some password managers offer emergency access without sharing your password: 1Password's printed Emergency Kit is meant to be stored in a safe deposit box or with a passport or birth certificate, and Bitwarden lets a trusted contact request either read-only or full takeover access to your vault (1Password and Bitwarden, checked 2026-09-20).

This guide is general information for people in the United States. It is not legal, tax, financial, or insurance advice. Safe deposit box and will rules vary by state and by bank, so check your state's statute or ask an estate planning attorney about your own situation.

Checklist

- [ ] Sort documents into originals, working copies, digital.
- [ ] Buy a UL 72 Class 350 safe with a water rating, sized for unfolded pages, and bolt it down.
- [ ] Use a fireproof bag inside the safe or in a grab-and-go kit, not as the only protection.
- [ ] Decide where the original will lives; if a bank box, check the state search rule and add a joint renter.
- [ ] Scan, encrypt, store off site, give one person the passphrase.
- [ ] Record locations, box numbers, keys, and access in your family guide, walk one trusted person through it, and put a yearly check on the calendar.