

Secure Your Valuables Quiz

1. If you have a safe deposit box, congrats! You're taking advantage of the single best service, for the cost, that any bank or credit union offers. It's also what the smart folks at the FBI and FEMA recommend for secure storage.

With 20 points, you are on your way to a perfect score.

2. If you don't have one, well you should. Aside from the obvious ability to secure important documents and valuables or even keep a stash of cash; going into a high security vault with walls of glistening safe deposit boxes is a really cool experience. You join the likes of James Bond, Jason Bourne, and many other interesting characters whose most precious items and secrets are stored within those boxes. It is an empowering experience –all for the cost of a meal!

For now, 0 points- don't worry you can catch up- well maybe.

3. Have a home safe? It's kind of like falling asleep at a prayer service. Nice try, but not much help. Why not wrap your safe with nice paper and put a bow on it for the burglar? All your valuables are in one little box which can be opened in less than 5 minutes with a drill or pry bars. If those jokers on Storage Wars can do it, how quickly can a professional? Fast, Jimmy Johns Fast! Also, let's hope you never have to evacuate your house because of a disaster- good luck carrying all those valuables and important documents with you –because the last place you want to leave them is in that safe at your house.

15 points for effort but 5 off for execution so overall 10.

4. No valuables to protect? In Mr T's words- "You be a fool!" Our most valuable asset is our personal identifiable information- that which makes us unique in this digital world. If that info is compromised, your life can be forever altered. Use a cloud based Digital Safe Deposit Box, something uber-secure with a mobile app so you always have access.

Give yourself 10 points if you use one.

If you also have a physical safe deposit box you are a rock star! Bonus 10 points for you.

5. Keep an inventory of your valuable items. Use that ubiquitous apparatus appended to your hand- your smart phone – to take photos of all of your valuables and important documents- whether in a safe deposit box, a safe or under your mattress. (By the way if you ARE using a mattress to store valuables- stop reading, you have failed this quiz and been expelled from class!) Take photos regularly. Those pictures can be circulated to a network of police departments and pawn shops to try and recover items and will help with your insurance claim. If you have current digital photos of your valuables- 10 points.

6. Got Insurance? I am sure Kim Kardashian has some advice on this subject. 10 points if you have insurance, any insurance. If your valuables are in a safe deposit box and your coverage is through your homeowners 5 points off because you're probably paying way too much for very little coverage. If you are storing cash or gold in a home safe – it's probably not insured at all so 5 points off. If you're using a safe deposit box with insurance through a specialty carrier requiring no disclosure you're the Tom Brady and Lady Gaga of secure storage! You should be in the Super Bowl every year!
7. It's the little things that matter! Like underinflated footballs or great lip synching, it's what sets us apart from others. Here are a few small other things you should still be doing with your insured safe deposit box:
- Visit your box at least once every three months (2 points),
 - never tell or show anyone at the Bank what's in your box (2 points),
 - inventory and take photos and of your box contents each time you visit, and update the list when you remove or add property, (Like any quiz – important subjects like this are tested more than once- 2 points),
 - don't store the box key in your wallet or purse, except on the day you're visiting the box (2 points),
 - always have someone additionally named on the rental agreement and make sure they know where the box is located –unless you want that person accessing the box, do not give them a key or tell them where the key is stashed in your home (2 points).
 - Hurricane season, spring flooding, live in tornado alley, going out of town, use the box to temporarily store other items of value – because your homeowners may exclude coverage for some of those perils. (2 points)

Ok, how did you score? I will let you self-score which is what I loved to do when I was in college – always seemed to do better. Wonder why....

This is an important, all be it a somewhat “dry “topic. The key thing to remember is that we are the experts in Secure Storage. If you have any questions, please call us at 224-227-6181 or email us at rachael.romano@sdbic.com. We here to help hopefully, and in the process share a good laugh!