



What My Family Should Know: Tools

These are our prepared tools to help organize your family. **There are brief guidelines in each section of the file. Please read them beforehand.** You may modify some of the formats to suit your requirements.

We hope you will take the time and do the work. Believe us, this will bring much-needed peace of mind to you.

Sections: (Click to jump on section)

Part A

SOS card

- Take a print on a thick paper. Fill in your details, cut to size, and get laminated.
- Always keep the SOS card on you in your wallet/purse.

Organised Family Checklist

- Contains a checklist that outlines the various aspects you need to keep in mind while organizing your Family's affairs.
- Take a print of the same and use it as a to-do list. Repeat once every year

Staff Welfare Checklist

Medical File Face Sticker

- Stick this sticker on the face of the medical file of each member in the family

Part B

- contains formats that will help you gather all important information in one place
- If you want to fill in the details in writing - you may take prints from the pdf version

or

- If you want to fill in the details on a computer - you may use the excel version

4. Emergency references

5. E-records

6. Important documents - permanent file

7. Important documents - temporary file

Emergency SOS card

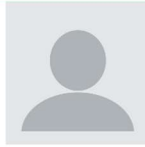


Medical conditions

Allergy

Medication

Information



Name:
Gender:
DOB:
Blood group:
Location:

Emergency SOS card



Emergency contact name:

Relationship:
Mobile:
Tel:

Emergency contact:

Relationship:
Mobile:
Tel:

Doctor's contact:

Mobile:
Tel:

ORGANIZED FAMILY CHECKLIST

Guidelines to use this checklist:

1. Take a print
2. Decide a timeframe in which to complete organizing your family's important details.
3. Tick the checkboxes as you finish each item
4. Next year again take a fresh print and review it

Particulars	Completed [✓]
<u>Medical</u>	
Assessed whether family has adequate Medclaim	<input type="checkbox"/>
Created a separate file for each family member- Noted adverse medical history on face of file.	<input type="checkbox"/>
Filed:	
- previous hospitalization discharge summaries & reports in file (Latest reports on top)	<input type="checkbox"/>
- copy of Medclaim policy & KYC documents	<input type="checkbox"/>
Each Member of family has a SOS card	<input type="checkbox"/>
Read all the terms and conditions of Medclaim policies carefully – particularly waiting period, expenses limit for specified ailment & exclusions	<input type="checkbox"/>
My Policy allows Hospital Room Rent up to: or Single room (lowest category)	<input type="checkbox"/>
Consulted with doctor about which hospital to go in case of emergency	<input type="checkbox"/>
Consulted with doctor for emergency medicine/protocol (for sudden cardiac arrest, paralysis stroke, low sugar etc) before rushing to the hospital	<input type="checkbox"/>
<u>Will</u>	
Prepared & updated Will, Power of Attorney, Letter of guardianship (if applicable)	<input type="checkbox"/>
<u>Life Insurance</u>	
Assessed whether earning member has adequate life insurance	<input type="checkbox"/>
Prepared Insurance Chart	<input type="checkbox"/>
Physical verification of life insurance policies	<input type="checkbox"/>
Checked policy nominations and updated if required	<input type="checkbox"/>
Set reminders for policy renewal (month wise premium calendar)	<input type="checkbox"/>



ORGANIZED FAMILY CHECKLIST

Particulars	Completed [✓]
<u>Mediclaime</u>	
Verified that all Mediclaime policies are secured in the same folder	<input type="checkbox"/>
Verified all policies are scanned and kept in designated digital folder	<input type="checkbox"/>
Checked policy nominations and updated if required	<input type="checkbox"/>
Set reminders for policy renewal	<input type="checkbox"/>
<u>Other General Insurance including vehicle insurance</u>	
Prepared other Insurance chart	<input type="checkbox"/>
Checked policy nominations and updated if required	<input type="checkbox"/>
Set month wise premium calendar for all policies	<input type="checkbox"/>
<u>Bank accounts</u>	
Prepared a list of all bank accounts (as per chart)	<input type="checkbox"/>
Changed holding to Joint and mode of operation to Either or Survivor	<input type="checkbox"/>
Checked and updated nomination in bank accounts	<input type="checkbox"/>
Closed dormant/unnecessary bank accounts	<input type="checkbox"/>
<u>Investments</u>	
Prepared a detailed list of investments (as per chart)	<input type="checkbox"/>
Checked investment nominations and updated if required	<input type="checkbox"/>
Physical verification of FD/NSC etc certificates, PPF passbooks etc	<input type="checkbox"/>
<u>Jewellery</u>	
Prepared a list of all jewellery	<input type="checkbox"/>
Physically verified Jewellery	<input type="checkbox"/>
<u>Loans given</u>	
Prepared a detailed list of loans given	<input type="checkbox"/>
Took loan confirmation/cheque/promissory note/request letter from borrowers	<input type="checkbox"/>
<u>Loans Taken</u>	
Prepared a detailed list of lenders including loan amount and rate of interest	<input type="checkbox"/>
<u>Real estate</u>	
Prepared summary of real estate investments and kept original documents in a safe place	<input type="checkbox"/>
Verified Loan agreement/documents and kept in a safe place	<input type="checkbox"/>
Original share certificate from society	<input type="checkbox"/>
Nomination has been duly registered in society	<input type="checkbox"/>
Checked and updated nomination	<input type="checkbox"/>
Verified 7/12 extract and set up yearly reminder	<input type="checkbox"/>
Tenanted (paghadi) premises precautions taken	<input type="checkbox"/>



ORGANIZED FAMILY CHECKLIST

Particulars	Completed [✓]
<u>Business details</u>	
Handed over family a summary of important business details	<input type="checkbox"/>
Important details of business partnership shared with family	<input type="checkbox"/>
Staff KYC done	<input type="checkbox"/>
<u>Tax Documents</u>	
Filed all important tax documents	<input type="checkbox"/>
Created accounts data backup schedule	<input type="checkbox"/>
<u>Mobile</u>	
Made a note of IMEI of all mobile phones in family	<input type="checkbox"/>
Family is aware of mobile PW	<input type="checkbox"/>
<u>Personal Documents</u>	
Verified all important personal/identification/address proofs	<input type="checkbox"/>
Digitized on WhatsApp group or Digilocker or drop box or drive etc	<input type="checkbox"/>
Ensured name, style and signature is common in all personal documents	<input type="checkbox"/>
<u>E-records</u>	
Noted Username passwords of all critical e-records (netbanking, credit card, primary email etc) and kept it at a secured place which only my family knows	<input type="checkbox"/>
Have digitized our happy memories	<input type="checkbox"/>
<u>General</u>	
Fulfilled my responsibility to extended family by making sure they have adequate Life Insurance and Mediclaim	<input type="checkbox"/>
Made a summary of all important contacts (CA, Financial advisor, advocate, doctors, friends etc) and handed over to family	<input type="checkbox"/>
Stored original and photocopy of imp documents at a separate location	<input type="checkbox"/>
Stored all utility bills in a separate file	<input type="checkbox"/>
<u>Set reminders for</u>	
Driving license and passport renewal date	<input type="checkbox"/>
Took loan repayment certificates from bank every year	<input type="checkbox"/>
Verified loan interest rate with Bank once every quarter	<input type="checkbox"/>
Verified credit score quarterly	<input type="checkbox"/>
Set reminders for periodic review	<input type="checkbox"/>

Checklist for Staff Welfare

Particulars	Completed [✓]
Enrolled staff to open Jan Dhan Bank a/c	<input type="checkbox"/>
Enrolled staff to get insured under <ul style="list-style-type: none"> - PM Jeevan Jyoti bema yojana (premium ₹ 330, Sum assured ₹ 2 lacs) and - PM Suraksha Bema Yojana (premium ₹ 12, Accidental Sum assured ₹ 2 lacs) 	<input type="checkbox"/> <input type="checkbox"/>
Enrolled all eligible staff to get access to free health insurance by registering under the Ayushman Bharat Yojana (Health cover of ₹ 5 lacs per family)	<input type="checkbox"/>
Enrolled Eligible staff under the Atal Pension Yojana (guaranteed pension amount of upto ₹5000 per month on attaining the age of 60 years)	<input type="checkbox"/>
Enrolled staff under the Mahatma Jyotiba Phule Jan Arogya Yojana (Coverage for medical expenses during hospitalization in Maharashtra for a sum of ₹ 1,50,000 per family per year)	<input type="checkbox"/>
Verified staff family eligibility for Ayushman Bharat Yojana – Health Insurance	<input type="checkbox"/>
Fulfilled my responsibility towards staff by making sure they have adequate Life Insurance and Mediclaim	<input type="checkbox"/>

Government Welfare Schemes

1. PM Jeevan Jyoti Bima Yojana

Eligible age at entry- 18 years to 50 years, Maturity age- 55 years
Waiting period: 45 days (other than for death due to accident)
Death Benefit- Rs 2 Lakh
Premium- Rs 330/- p.a.
Enrollment- at any bank

2. PM Suraksha Bima Yojana

Eligible age at entry- 18 years to 70 years, Maturity age- 70 years
Death/Disability benefit- Rs 2 Lakh
Partial Disability Benefit- 1 Lakh
Premium- Rs 12/- p.a.
Enrollment- at any bank

3. Atal Pension Yojana

Eligible age of entry- 18 years to 40 years
Benefit:
Each subscriber shall receive minimum guaranteed pension of Rs 1000 to Rs 5000 per month (depending on subscription amount) after the age of 60 years until death. After death of the subscriber, spouse will receive the same pension amount till his/her death
After the death of both, the subscriber and spouse, the nominee will receive “pension wealth corpus”
Contribution- monthly/quarterly/half yearly depending on age and target pension per month.
Enrollment at any bank

4. Ayushman Bharat Health Insurance Scheme

Eligibility benefit amount- Rs 5L per year, per family

Call on toll free number 14555 to know whether oneself is eligible

Or

Log on to <https://bis.pmjay.gov.in> and enter the person's mobile number

Or

Log on to <https://mera.pmjay.gov.in> and enter the person's mobile number to know the eligibility

5. Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY)

For Ration card holders of Maharashtra state,
Eligibility benefit amount- Rs 1.5 L per year, per family

6. ESIS hospitalization benefit: Consult your Labour Law consultant

Medical File Sticker Guidelines:

- Prepare a separate medical file for each family member
- Stick below page on the face of your medical file
- medication can change, so write only permanent medication
(one page containing list of latest medication can be filed in the file on top position)
- In note section, write any important detail. Example: a critical allergy of some medication, smoking/Tobacco eating/Drinking habit etc
- Suggested order of filing:
 1. Latest medication list
 2. Latest reports
 3. Discharge summaries of previous hospitalization date wise, latest discharge summary on top
 4. Previous reports and other documents
- **IMPORTANT:** Keep All Medical Files at a handy location along with emergency contact details. It is critical to save as much time as possible in a medical emergency

Name: _____

Birth Date: _____

Blood Group: _____

Mobile: _____

Family Member contact: _____

Family doctor contact: _____

Specialist doctor contact: _____

Medical Conditions:

1. _____

2. _____

3. _____

4. _____

Medication:

1. _____

2. _____

3. _____

4. _____

Previous Hospitalisation:

1. _____

2. _____

Notes:

1. _____

2. _____



WHAT MY FAMILY SHOULD KNOW

Emergency References – Please keep in a handy location along with medical files

Guidelines to use this document:

1. Either fill these details in the computer (using the excel version) and then take a print
2. Or take a print (using the pdf version) and fill it with a pen
3. Keep these pages in a handy location
4. It is advisable to save important numbers in mobile as well



WHAT MY FAMILY SHOULD KNOW

Emergency References – Please keep in a handy location along with medical files

Medical Emergency References

	Name	Contact Number	Address
Ambulance			NA
Nearby Hospitals	1 2 3		
Preferred Hospital			
Family Doctor			
Specialist Doctor			



WHAT MY FAMILY SHOULD KNOW

Emergency References – Please keep in a handy location along with medical files

Other Important Contacts

	Name	Contact Number	Address
Medical Insurance Agent			
Life and other Insurance Agent			
Financial Advisor			
Chartered Accountant			
Advocate			
Stock Broker			
Local Police Station			



WHAT MY FAMILY SHOULD KNOW

Emergency References – Please keep in a handy location along with medical files
Utility

Utility	Consumer Number	Company Toll Free Number	Other details
Electricity- home			
Electricity- Office			
Gas pipeline			
Internet- Home			
Internet- Office			
Local BMC ward	NA		

Financial Services

Particulars	Details	Customer Care number	Relationship Manager Name and contact
Credit card	1		
	2		
	3		
Bank	1		
	2		
	3		
E-wallet	1		
	2		
	3		



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

Guidelines to use this document:

1. Either fill these details in the computer (using the excel version) and take a print. **Don't forget to delete file from computer as well as recycle bin**
2. Or take a print (using pdf version) and fill it with a pen
3. **Keep these pages in a secure location which only family is aware of.**



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

Family Member	ID	Password (Please update when changed)
1	Primary ID:	1
	Recovery email id:	2
	Recovery Mobile:	3
		4
2	Second ID:	1
		2
		3
		4
3	Primary ID:	1
	Recovery email id:	2
	Recovery Mobile:	3
		4
3	Second ID:	1
		2
		3



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

Family Member	ID	Password (Please update when changed)
4	Primary ID:	1
	Recovery email id:	2
	Recovery Mobile:	3
		4
	Second ID:	1
		2
		3

Social Media

Family Member	Username/Handle	Password (Please update when changed)
1	Facebook:	
	Twitter:	
	Instagram:	
	Other:	
2	Facebook:	
	Twitter:	
	Instagram:	
	Other:	



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

Family Member	Username/Handle	Password (Please update when changed)
3	Facebook: Twitter: Instagram: Other:	
4	Facebook: Twitter: Instagram: Other:	



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

NetBanking

Particulars	Customer ID/Login ID	Password (Please update when changed)		Linked to
		Login Password:	Transaction password	
Bank name: a/c type & number:		1 2 3 4 5	1 2 3 4 5	email: mobile:
Bank name: a/c type & number:		1 2 3 4 5	1 2 3 4 5	email: mobile:
Bank name: a/c type & number:		1 2 3 4 5	1 2 3 4 5	email: mobile:



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

E-wallets

Company	Username/ID	Passwords	Email Linked to	Mobile Number linked
		Login pass: Transaction pass:		
		Login pass: Transaction pass:		
		Login pass: Transaction pass:		
		Login pass: Transaction pass:		



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

Credit/Debit Cards

Details	Particulars
Credit card company:	
Name on card:	
Credit card number:	
Expiry date:	
CVV:	
PIN:	
Transaction password:	1 2 3
Linked to mobile number:	
Linked to Email ID:	
Internet login ID/username:	
Internet login password:	1 2 3 4 5 6



WHAT MY FAMILY SHOULD KNOW

Important e-records – to be kept in a secured place at home

Mobile Devices

Company	IMEI no.	Owned by family member	Mobile Password
			1 2 3
			1 2 3
			1 2 3
			1 2 3

Note: In case you lose your device-

1. For Android device- sign in to 'Find my device' through your Gmail ID. You can track your device and also erase data remotely
2. For Iphone- Use 'Find my' app to locate a missing device
3. Important: Filing of police complaint is a must in case the device is not found.



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Guidelines to use this document:

1. Either keep these details in the computer (using excel version) and take a print.
2. Or take a print (using pdf version) and fill it with a pen
3. You may decide to keep a copy of this in your computer.
4. Keep these pages in a secure location which family is aware of.



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Location of Important Documents:

Documents	Original	Photocopy	Digital
Residential Property Documents			
Office Property Documents			
Rent Agreements			
Business agreements			
Other Important Agreements/legal papers			
Wills & Power of Attorney			

Location of Personal/Identity/Address Documents

Document	Original	Photocopy	Digital
Photos for documents			
Election Cards			
Ration Card			



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Location of Personal/Identity/Address Documents

Document	Original	Photocopy	Digital
Pan Cards			
Aadhaar Cards			
Passports			
Driving License			
Birth, Marriage & Death certificates			
Educational, School leaving and domicile certificates			
Scanned copies of bank passbook & cheque & Demat a/c client master copy			

Document	Renewal date
Passport	
Driving license	

Note:

1. You can digitize your KYC documents in Digilocker or Drive or Drop box etc
2. You can also create a whatsapp group with your family members and digitize KYC documents there for easy access



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Life Insurance

(The below chart is only for your reference. Your Insurance agent will be able to provide a comprehensive chart to you.)

Policy Details

Policy Holder's Name:

Policy Number	Issue Date	Plan Name / Table Number	Sum assured	Service Branch	Premium Payment mode & Paying term	Maturity date/ Policy term	Nominee - relation	Rider if any	Agent Name

Note:

1. Photocopy of documents like Life Insurance, accidental and other insurance policies need not be kept.
2. These documents/duplicates can be easily retrieved from the company, if you have the detail of policy number
3. You may nevertheless keep photocopies of the same for reference purpose
4. Photocopy of first few pages of life insurance policies is sufficient
5. These days majority of insurance companies forward insurance policy as a PDF copy also. You can preserve that as a reference



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Bank Details

Bank & Branch	Account Number	Account Type	Account Holders (1 st holder)/ (2 nd holder)	Nominee	Operating instruction	IFSC	Specimen signature

Bank Lockers

Bank & Branch	Locker Number	Locker Key Location	Locker Holder	Nominee

Note:

Sometime lockers have a code. Ensure that your family members are aware of locker code.

Do not keep the locker code on your computer



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

PPF

Bank/Post office Branch	Name of Account Holder	Date of opening	Account Number	Maturity Date	Extend or new account?

NPS

Account Holder	A/c Number	Bank/Branch	Nominee

EPF

Account Holder	A/c number	Nominee



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Demat Account Details

A/c holder	Client ID	DP ID	DP Participant	Nominee

Shares Trading code Details

Investor Name	Trading Code	Broker name

Note:

1. Digitize Demat client master copy and preserve delivery instruction slip



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Vehicle record

Vehicle Name	Reg no.	Engine no.	Chassis no.	Mfg yr	Loan/Lien

Note: In case of Full loan repayment, remove the lien



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Real Estate

Description of property & Address	How Aquired? (Inherited/ Gift/ Purchase)	Ownership / Tenanted	Property in name of	Nominee	Type of property (residential, commercial, land etc)	Any o/s Loan (Yes / No)

Note: In case of Full loan repayment, remove the lien on share certificate



WHAT MY FAMILY SHOULD KNOW

Important documents and permanent details – to be kept in a secure place

Important Business details

Lined area for writing important business details.



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Guidelines to use this document:

1. Either keep these details in the computer (using excel version) and take a print.
2. Or take a print (using pdf version) and fill it with a pen
3. You may decide to keep a copy of this in your computer.
4. **Keep these pages in a secure location which your family is aware of.**

You will need to update this document annually.



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Loans Given (Sharafi)

Name and address of borrower	Loan Amount	Rate of Interest	Repayment schedule	Name & Address of Finance Broker	Cheques & Promissory notes, loan confirmation kept where	Request letter from borrower asking for loan

Note: Before advancing any loan, please consult with your legal advisor



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Loans Taken (Sharafi)

Name and address of Lender	Loan Amount	Rate of Interest	Repayment Schedule	Collateral Given	Specific terms of loan



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Bank Loan details

Loan in name of	Loan Amount	Loan Type	Bank & Branch	Loan a/c no.	EMI	O/s as of ____ 202_

Note: Ensure you take repayment certificate from bank on full repayment



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Bank Guarantees given

Guarantee given for	To Bank	Amount	Type of Guarantee given	Date



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Mediclaime

Family members covered	Insurance company	Policy type	Cover	Agent name	Issue and maturity date	Policy Room Rent allowance

Note:

1. First year Mediclaime policy document is most important to preserve.
2. Preserve subsequent year policies in a folder and keep scanned copies of the same.
4. Above chart is for reference purpose. If you choose to just preserve the policy documents and share them with your family, that is enough



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Other General Insurance policies

(The below chart is only for your reference. Your Insurance agent will be able to provide a comprehensive chart to you.)

Issuing Company	Policy Number	Issue and maturity date	Policy detail	Nominee



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

Investments – Cumulative Interest Option (Fixed Deposits, NCD, NSC, postal investments etc)

(The below chart is only for your reference. Your Investment Advisor will be able to provide a comprehensive chart to you.)

Investment - Company	FDR no /Certificate No /Folio ac No.	ROI	Investment Date	Amount	Maturity Date	Maturity Value	A/c Holder	Nominee	Physical/ Demat	Kept as collateral (Y / N)	Mode of operation

Investments – Non Cumulative Interest



WHAT MY FAMILY SHOULD KNOW

Important details – to be kept in a secure place – update annually

(FD, NCD, Bond, MIS, SCSS etc)

(The below chart is only for your reference. Your Investment Advisor will be able to provide a comprehensive chart to you.)

Investment - Company	FDR no /Certificate No /Folio ac No.	ROI	Investment Date	Amount	Maturity Date	Maturity Value	Holder	Nominee	Physical/ Demat	Kept as collateral (Y / N)	Mode of operation