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As the beleaguered residents of New York City and New Jersey continue to put their lives back together, asset protection lawyer Hillel L. Presser reminds Americans— it could happen to you!

“We’ve seen some bizarre, destructive weather in recent years— nearly 1700 tornadoes in 2011, extreme drought this year [2012] and Hurricane Sandy followed up with a Nor’easter, just to name a few,” says Presser, author of “Financial Self-Defense (Revised Edition),” www.assetprotectionattorneys.com.

“And we can expect more of the same. AccuWeather is forecasting major snowstorms from North Carolina to New York City in January and February; severe storms across the South, with the possibility of tornadoes and flash flooding; and a growing drought in the Northwest that carries the potential for more wildfires.”

People should take steps now, before a crisis, to make sure they’re protected, he says. “If your tree falls on your neighbor’s house in a storm, will you be prepared for a lawsuit?” he asks. “Is your important paperwork in a safe place where you’ll be able to access it if your home is the target of a lawsuit?”

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floods, like so many people in New York and New Jersey?"

He offers these tips for safeguarding your assets now:

• Protect your assets from lawsuits. One way to do this is by protectively titling non-exempt assets. Exempt assets vary by state and may include such things as your primary residence and personal furniture; make sure to check your specific state exemptions – those items generally should not need any extra protection. However, non-exempt assets, such as bank accounts, recreational vehicles and the like, should be titled in the names of corporations, limited partnerships, domestic trusts and other entities.

• Have adequate insurance. In fact, over-insure your assets! Those include -- but are not limited to -- your car, home, and other valuables. You never know what you could lose in a natural disaster.

• Diversify your assets geographically. This is extremely important in the case of natural disasters. Use
international asset protection to help disperse your valuables into some non-U.S.-based jurisdictions.

- Safeguard your paperwork. Collect and copy all paperwork and have it accessible in the event you must evacuate. Give the second copy to a trusted financial advisor, attorney or trustee for safekeeping. Take a video of every room and keep an itemized asset list with your paperwork. That way, you’ll have the documentation to present to your insurance company when filing a claim. Photos and videos, as well as receipts and documents showing the value of those assets will help.

- Safeguard your business. Create a plan of action to implement in the event of a natural disaster, and practice implementing it. Hurricane Sandy illustrated the problems business owners faced in trying to resume operations during widespread power outages and equipment destroyed by floodwaters. Do you have a generator? Can you utilize cloud computing? Keep a record of all payrolls and business documents remotely so that if you don’t have access to your business dwelling, you can still access copies of all important business documentation.

- Make sure your estate plan is up to date. Everyone should have an updated Estate Plan, including minor children. Choose one trustworthy person to be the executor of your estate. This person should have a hard copy of your financial account information and list of your assets, including intellectual property and passwords that you can access in the event of a natural disaster.

- 당신의 비즈니스를 보호하라. 자연 재해의 경우 실행할 수 있는 행동 계획을 작성하고, 실행 연습을 해라. 하리케인 샌디는 홍수로 전원 공급이 차단되고 장비들이 파괴된 동안 비즈니스 소유자들이 직업을 채계하려고 했던 문제점들을 지적했다. 당신의 사업체에 발생하기가 있는가? 클라우드 컴퓨팅(인터넷상의 서버를 통해 데이터 저장, 비트워크, 콘텐츠 사용 등 IT 관련 서비스를 한번에 사용할 수 있는 컴퓨팅 환경)을 활용할 수 있는가? 모든 급여 내역과 문서 기록을 원격으로도 보관하면 만일의 경우 당신이 사무실에서 접속할 수 없을 때에도, 모든 중요한 비즈니스 문서의 기록 사본들에 접속할 수가 있다.

- 당신의 자산 플랜이 최신 정보인지 확인하라. 미성년자를 포함한 모든 사람들이 업데이트된 자산 플랜을 갖고 있어야만 한다. 신뢰할 수 있는 사람은 당신의 자산 관리자로 선택해야. 이 사람은 지적 재산권 및 자연 재해를 당했을 경우 당신이 접속할 수 있는 비밀 번호를 포함한 당신의 금융 계좌 정보와 자산 목록의 하드 카피를 보관하고 있어야만 한다.