



# Safe Storage and Destruction Guide

Storing and disposing of sensitive paper records at home without proper safeguards can lead to identity theft, financial loss, or privacy breaches due to theft, damage, or unauthorized access.

This resource offers clear, practical steps you can take to protect sensitive paper records from loss, damage, theft, and unsafe disposal.

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## 1. Safe Storage of Important Documents

Paper records are vulnerable to damage from water, fire, pests, and time. To protect vital and sensitive documents, store them with care in safe, accessible locations.

### What to Store

- Vital records such as birth certificates, wills, passports, and property deeds
- Legal and financial documents such as tax records, insurance policies, and loan agreements
- Medical information, guardianship documents, and care plans
- Legacy materials such as personal letters, photos, or journals that are meaningful or hard to replace

### Where and How to Store

- Use a waterproof, fire-resistant file box or safe to protect against environmental damage
- Consider dual-location backup: keep copies of vital documents in two secure places, such as a fireproof safe at home and a bank safety deposit box, to prevent total loss from theft, fire, or flooding
- Store documents in acid-free folders or archival-quality sleeves to slow degradation from moisture, heat, and light exposure
- Keep your storage environment as stable as possible — avoid damp basements or attics with temperature fluctuations
- Limit access to sensitive documents to trusted individuals only (more in **The Paper Fix Module 3** “Secure and Share Your Legacy”)



## 2. Safe Destruction of Sensitive Documents

Throwing away papers with personal information may seem harmless—but even small details can be used by fraudsters. Dumpster diving and recycling-bin theft are real risks. Criminals can piece together enough information to open accounts, file false tax returns, or even assume your identity.

### Why Would Someone Want to Assume Your Identity?

Identity thieves seek financial gain and access. If they gather enough personal details—full name, address, birth date, Social Insurance Number, account numbers—they can impersonate you to:

- Open credit cards or loans in your name
- File fraudulent tax returns to claim refunds
- Access your bank or investment accounts
- Receive medical treatment under your name
- Commit crimes using your identity
- Apply for government benefits or ID documents

If criminals successfully impersonate you, they can steal your money, ruin your credit, and damage your future financial security. It often takes months or years to recover from identity theft.

### What to Shred

Always destroy papers that contain:

- Your name, address, phone number, or email
- SIN or tax numbers
- Bank or credit card numbers
- Account login info (even partial)
- Health records and prescriptions
- Pay stubs, donation receipts, and cheques
- Old ID cards, licenses, or expired government documents
- Boarding passes, event tickets, and shipping labels (especially those with barcodes or QR codes)



## Why Shred Barcodes and QR Codes?

Barcodes and QR codes on documents can link to stored personal data or profiles. Thieves can scan these codes to access sensitive information such as account numbers, transaction history, or digital IDs.

If you don't know what a barcode or QR code links to, assume it could expose your data and shred the document.

## How to Destroy Them Safely

- Use a cross-cut or micro-cut shredder to make reconstruction impossible
- For large amounts, consider professional shredding services or community shredding events
- For small batches of non-shreddable items, soak paper in water with dish soap, then pulp before disposal
- Black out or peel off labels on items such as prescription bottles or shipping packages before disposal

## Not Sure What to Shred or Save?

Some documents need to be kept—for legal, tax, or legacy reasons—while others should be securely destroyed as soon as they're no longer needed.

**Refer to the Retention Guide in Module 2 of The Paper Fix course** to see how long to keep each type of document and where it should be stored.

The Retention Guide helps you:

- Know what's safe to destroy
- Identify what must be kept permanently
- Organize records by lifespan: Temporary, Long-Term, or Permanent

Avoid guesswork. Stay protected. Keep what matters.