

The Emergency Binder

The fill-in life dossier for expats in Germany, Austria
& Switzerland — so your loved ones can find everything.

Everything important in one place: contacts, accounts, contracts,
insurance, powers of attorney, your digital estate.

Fill it in on screen or print it out. Set it up once,
update it once a year — done.

The most important rule in this binder:

It NEVER contains passwords or PINs — only WHERE they live.

That keeps it useful without becoming a risk itself.

How to use this binder

Five minutes of instructions — then you'll be done faster than you think.

1. Fill in the emergency page first (next page).

That page alone does half the job: who to call in an emergency is settled.

2. Then work chapter by chapter — not everything at once.

15 minutes per chapter is enough. Leave blanks for what you don't know and add it later.

3. Store the filled-in file safely — or print it.

Digital: an encrypted folder / your password manager. Printed: one place that 1–2 trusted people know about.

4. Tell your trusted people **THAT** the binder exists and **WHERE** it is.

The best binder is useless if nobody can find it.

5. Once a year: the 20-minute annual check (last page).

New accounts, cancelled contracts, new insurance? Update briefly, note the date, done.

Security: never write passwords, PINs or TANs anywhere in here. Write **WHERE** access lives instead — e.g. “password manager, emergency sheet in the bank safe deposit box”. Treat the filled binder like a passport: don't e-mail it, don't put it in open cloud folders.

What this binder is **NOT**:

Not a legal document and no substitute for a will, living will or power of attorney — it only records whether they exist and where they are. Official bodies: page 12.

In an emergency — first

Print this page and keep it in a fixed spot — e.g. inside a cupboard door.

Official emergency numbers

	Germany	Austria	Switzerland
General emergency	112	112	112
Police	110	133	117
Fire brigade	112	122	118
Ambulance	112	144	144
On-call doctor	116 117	141	regional (Ärztefon)
Poison control	by region*	+43 1 406 43 43	145 (Tox Info)
Rega (air rescue)	—	—	1414
Block bank cards	116 116	bank hotline	bank hotline

* German poison control differs by state — write your regional number below.

My emergency contacts

1. Name	Relationship	Phone
2. Name	Relationship	Phone
Family doctor (Hausarzt)	Practice	Phone
Regional poison control	Contact back home (family abroad)	
This binder lives (printed/digital) ...	Spare key lives ...	

What's in the full version

The preview ends here — the complete binder walks you through every area of life.

Personal details, IDs, permits & certificates with locations

Family & key contacts — incl. embassy and contacts back home

Health: medication, allergies, health insurer

Accounts & cards (incl. accounts back home) — without a single password

Recurring payments & subscriptions (the hidden money drains)

10 insurance categories to walk through

Contracts, home, vehicles, pets

Digital estate incl. password-manager emergency access

Powers of attorney & directives with official DE/AT/CH starting points

In-case-of-death page, document index & the 20-minute annual check

Full version: abannews.com/emergency-binder.html