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Chapters
Turning the Pages through Grief

Navigating a Loved One's DIGITAL LIFE

By Max F Koehler

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We all expect to feel grief and sadness after the loss of a loved one. What many people don't anticipate is the sudden burden of administrative tasks that follow death, from bills to be paid and accounts to be closed. In the digital age, this means more than a trip to the bank. It means navigating the maze of laws and company policies that govern a loved one's digital estate – their email and social media accounts, subscriptions, files stored in the cloud and more. Let's talk about what you can expect.

Who's in Charge Here?

Take a moment to think about your own digital footprint. Email accounts, social media accounts, digital payment accounts, cloud storage accounts full of photos, streaming service subscriptions, a plethora of paperless bills ....

Each state has its own rules governing digital estates, and each account or service is also subject to the company's user agreement and privacy policy, which may override state laws. After the account holder's death, some companies will only permit limited access or data retrieval. Others are even more restrictive – if you don't have the passcode, Apple and Google cannot unlock a device without completely erasing the data. But even if you have login information, accessing your loved one's accounts may violate the Computer Fraud and Abuse Act.

As the legal representative or legal beneficiary of the estate, you may have options for requesting device or account access, but the requirements will vary. You should consult with an estate attorney before logging into your loved one's devices or accounts.

Paperwork Still Rules

Though it's your loved one's digital assets you're trying to unlock, the keys you'll need still come in paper form. Before contacting service providers or platforms about your loved one's accounts, you'll want to have the following available:

- **Certified death certificates (a minimum of five copies; 10 is better).**
- **Proof of your relationship to your loved one (this can include marriage records, your loved one's birth certificate, your own birth certificate, etc.).**
- **Your loved one's Social Security number.**
- **Letters of Authority or other court orders granting you legal authority over your loved one's estate.**

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"Passwords are like underwear. You should change it often, and you shouldn't share it with strangers."
—Chris Pirillo

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Gather these documents quickly after your loved one passes. Certified death certificates, in particular, can take several weeks to process, so you'll want to order plenty of extra copies the first time.

This Calls for a Spreadsheet

If you are able to access your loved one's devices, you should retrieve any important data and make note of each account, subscription or recurring cost you can identify. Be on the lookout for:

- **Banking, investment or cryptocurrency apps.**
- **Subscriptions through the App Store or Google Play Store.**
- **Email notifications, including account statements, autopay alerts, etc.**
- **Notifications from social media sites such as TikTok, YouTube, Facebook or LinkedIn.**

Stay organized – make a list or spreadsheet of the information you find.

Your Call Is Important to Us

Close unnecessary subscriptions as quickly as possible and transfer those accounts you wish or need to keep open, such as utilities, internet and telephone service. Telecom providers are notoriously difficult to deal with, but with some patience and the right documents, it can be done!

Major providers such as Verizon, AT&T, Xfinity and others have published guidelines for the handling of a deceased person's accounts. Check the provider's website and make note of any requirements. You'll need to provide documentation, such as a death certificate, and you should be prepared to spend some time on the phone. **If you must call a provider's general customer service number, ask to be transferred to the estates department – a regular customer service agent will not be able to help you.** A tip: Once you've made your way through the phone tree to an agent who is able to assist, ask for and note down their department's direct number, in case you need to call back.

Remember Me to Instagram

Most social media platforms will allow you to either close or memorialize a deceased loved one's profile – locking the account and placing a banner on the profile to indicate the account holder has passed. Facebook, Instagram and LinkedIn (among others) offer this option. Each platform has its own requirements, but you should be prepared to provide a death certificate and proof of your relationship to the account holder.

My Ducks? In a Row. Ordered. Disciplined. Behaving Predictably.

What about your own digital estate? There are things you can do now that will make the process of handling your digital assets after your death easier for your loved ones.

Consider creating a "digital will" – a list of all of your accounts, how to access them, and how you want them to be handled after your death. Use this opportunity to review your own accounts and subscriptions and cancel those you no longer need or use!

Be sure to discuss these tips with an estate planning attorney, he or she may have more valuable information.

"I figure this attorney client privilege goes both ways, so if there's anything you'd like to get off your chest...."

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