



Craven Funerals Pillar 26

## A Guide to Digital Legacies



Over the past few decades we have all become dependent to some extent on technology and the digital world and have ended up with a number of digital assets. These assets are part of your property and therefore, there is a lot of discussion about what happens to them after someone has died. Here, we discuss in detail what digital legacies are, what happens to them after someone dies, and what can be done to

protect them.

### What is a digital legacy?

We will start off by explaining exactly what we mean by a digital legacy. Generally speaking, digital legacies encapsulates all the digital property and assets we leave when we die. Our digital assets can appear in several different formats, including:

- Music
- Photos
- Social Media Accounts
- Videos
- Emails
- Online Documents
- Online Reward Points
- Cryptocurrencies
- Online payment accounts

Unlike other property that is physical and tangible, the rights to digital assets in someone's estate can often be unclear and cause confusion and distress for loved ones of the deceased.

### Digital Media Files

What many people do not realise is that when you download music or buy media files, you are purchasing the right to use it, not the product itself. Because you don't technically own

it, this is not something you can pass on in your will. Downloading music gives you permission to play the music through your account, but you cannot transfer this to another person, even after you die. This is different from owning a vinyl, CD or even cassette. Because these are physical items you own, they can be given to someone else. The same applies to other media files such as films or ebooks.

Although it is relatively simple to have an account closed on behalf of someone after a death, some service providers can be reluctant to provide access to another account. Many do not have specific policies for this scenario which doesn't help make the situation any clearer. However, if you are trying to access a loved one's digital files, it is always worth contacting the service provider yourself. If you are in the process of writing a will, you may also want to contact specific service providers to see what would happen before you include it in your will.

### **Social Media Profiles**

With Facebook having over 2.6 billion monthly active users, Youtube has 2 billion and Instagram has 1 billion, it is common for many people to now have at least one social media profile. For a lot of people, they will have accounts across several. Because it is now a common occurrence to use social media, we need to be aware of what happens to it when someone dies.

Facebook, Twitter, Instagram and many other social channels will delete the account of someone who has died. In order to do this, proof of death will need to be provided by someone with the authority to request the deletion.

Deleting the account is not the only option, however. Facebook, for example, can also "memorialise" the account. This makes it clear that the person has died however the page is not permanently deleted. In order for this to happen, a Friend has to be assigned the role of a "legacy contact" in the memorialisation settings of the page or stated it in your will. It is within these settings that you can also state a preference of having the account deleted after death. A legacy contact can download information from your profile such as photos or friend lists.

Instagram can also memorialise an account whereas Twitter can remove photos and media of the person however this is at their discretion.

### **Email accounts**

Many service providers are reluctant to release personal information without log in details. This can be a problem as many people do not (and should not) share their logins. Having said this, some providers can vary so it is still worth contacting them.

All email providers should be able to delete an account as long as there is proof of death. Similar to Facebook, Gmail allows people to list a "trusted contact" which means that after death and the account has become inactive, this trusted contact will be shared with the data.

## **Store Rewards Points**

This is often something that people forget, however store reward points from loyalty cards are classed as a form of digital asset and are part of a person's digital legacy. Many people accumulate points overtime to spend in one go. These points can add up quickly and can amount to significant sums. Unfortunately, as with digital media, the person has earned the points, however, they do not own them. Therefore, after death, many shops do not allow them to be transferred.

This is not true for all cases. For example, nectar points can be transferred to a different account. Again, it is important to look into the individual retailers' policies.

## **Online payment accounts**

Many of us have started to rely on online banking in order to manage our finances. Therefore, our online payment accounts are one of our most important digital assets. Banks have very detailed policies regarding what happens to bank accounts after a person's death. Paypal will close an account and can transfer the balance to someone else. However, this is at their discretion.

## **How can digital legacies be protected?**

Now that we have an understanding of what a digital legacy encompasses, people may be concerned about how they can protect theirs after they are gone? There are a few things you can start putting in place as part of your end of life planning. It is never nice to think about these things, however, being forward-thinking about this will help the executors of your will and your loved ones immensely.

- Ensure the executor of your will can locate your account details. These should remain stored in a secure way to avoid anyone else accessing them. For example, you can use a password manager. Never include them in your will itself, as these become public documents.
- Ensure you have no vital information that is only stored in your email. This will create a problem if no one can assess your emails
- Read policies of social media platforms or service providers to see what, if any, actions can be taken to plan for the future and choose what happens to your account after you have gone. For example, this may include assigning a loved one as your legacy contact
- Write a list of all your digital assets. You will be surprised how long the list may be. Along with the list, state what you want to happen to each account and ensure this is included in your will so that your loved ones know exactly what you want.

When someone dies, we immediately focus on the physical assets someone has left behind. We sometimes can easily forget the assets that cannot be seen and are in digital form. However, these assets are equally, if not more important for many loved ones. This is because they include photos, videos and other assets that are extremely personal. Managing your digital legacies is not merely about accessing photos, it is about

having an element of control over your online presence. It is therefore important that we all understand what digital legacies are and what can be done to manage them.