

Digital Life after Death



Hillingdon U3A
July 2019



Stating the Bloomin' Obvious

- We all know that even though we may win every medical battle we have to fight during our lives, ultimately the final outcome is never in doubt.
- We will lose the war!



The Bible Says

Ecclesiastes 9

Verse 2

All things come alike to all: there is one event that happeneth to the righteous and to the wicked; to the good and to the clean, and to the unclean; to him that sacrificeth, and to him that doth not sacrifice: As is the good, so is the sinner, and he that taketh an oath, as he that feareth an oath.

Verse 3

This is an evil among all things that are done under the sun: that there is one event that happeneth unto all. Yea, also the hearts of the sons of men are full of evil, and madness is in their hearts while they live; and after that they go to the dead.



Disclaimer - I am not a Lawyer!

- I am not a lawyer and in fact have no legal training whatsoever!
- **Taking legal advice from an unknown (lay) person or via the internet is a bad idea,**
- Do your own research and take proper legal counsel (if appropriate) before embarking on any action.
- The information contained in this presentation is to stimulate interest and is for general information purposes only and I make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, availability or information. Any reliance you place on such information is therefore strictly at your own risk.
- In no event will I be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this presentation.



The Objectives

- Create an awareness of the subject that will affect us all
- Provide insight into the scope and nature of the problems that need to be understood.
- Convince as many of you as possible to take action
- Review some ideas that may be of value
- We do know that each of us have unique circumstances & requirements, and so you must find answers that work for you.
- Highlight and protect against Identity Theft



The Reason

- When a loved one passes away, they may have more to their name than just physical assets or property--their footprint extends into cyberspace as well.
- Their presence on social media, financial sites and other web sites may have some monetary value, present or future.
- Family or executors are left with piles of emails, social media accounts, and other digital remains that may have significant personal or financial value.
- But, what happens when they might have the required passwords, but have no clear authority to access or manage the deceased's accounts?
- The issue of digital inheritance in the 21st century.



Does the Law Protect the Deceased data ?

- Basically, No, but let's break it down because there are different ways of protecting information
- Most European provisions have a general description of a data subject as a “living individual”. Whilst this information is protected there is a different definition in each of the applicable laws.
- Under S1 of the U.K. Data Protection Act 1998, the "personal data" that it protects is that relating to "a living individual who can be identified", so that protection ends at death.



Does the Law Protect the Deceased data ?

- As a result of the DPA, the exemption from Freedom of Information Act requests for "personal data" (S40) does not protect a deceased person's information, but there are exceptions.
- However, in common law a duty of confidence i.e. confidentiality may continue after a person's death, although there are exceptions here too.

See Lewis v. Secretary of State for Health [2008] EWHC 2196. The issue with medical records after death.



A Question

- We all now use digital systems that we use for handling our daily social & business affairs
- So answer this questions:
 - 1. Do you have a method to communicate all the information for those systems and key data to the individual(s) who will handle our affairs?
 - 2. Have we identified the person(s) who will be responsible & have they agreed to take it all on for us?



The Devil is in the Detail

- You might also need to appreciate that some systems might be complicated to describe and hence hard for someone else to understand. But this understanding is critical for smooth management.
- Consequently, continual communication is essential to ensure as trouble free a transition as possible.
- Why? Change is a constant and we all have to understand how to deal with it.



Food for Thought -

- Need to Pay the bills?
 - ~ Can either partner do it?
 - ~ What about Account numbers & Passwords?
 - ~ Will the survivor be able to find them?
- What about statements/bills that are no longer delivered by post?
- They might arrive by email
- There might not be any statement at all
- Will you have to login to the Bank/Credit Card websites to review the latest statement.



More Food for Thought -

- What about your email & social media accounts?
 - ~ Does the survivor know what to do ?
 - ~ Have you asked for anyone else to help?
- Can/will your children be responsible?
- If not, then who?
- Does the person you've selected know everything they need to, right now?
- Will they struggle to find out?



One Idea

- Perhaps to the kids or best friend, provide an extensive set of instructions in a document that also provides all the critical data they will need once you are gone.
- That document will need constant updating to cope with changes.
- The Document could include:
 - Contact info for Doctors, Funeral Director, Solicitor i.e. the Will.
 - Data on Bank Accounts, Mortgage, Savings, Investments, your wishes for your remains, House Alarm code, Safe combination or key location, location of any spare house/car keys, Life Insurance, Account/Password lists, location of safe box with birth certificates, marriage certificates, deeds, any Power of Attorney documents, Vehicle Registrations.
 - Don't forget PC/Laptop Passwords, etc., etc.
 - Disposal of personal items instructions
 - That document should be saved as a password protected and encrypted file on a home PC and of course is backed up to several external devices. Perhaps printed but stored in a safe.



Instructions Review

- Need to review any document and instructions with survivor(s)/ wife/ executor. They have to know what it all means.
- Plan to store it safely and where it can easily be retrieved by survivor(s). Safety deposit box (perhaps a copy with Solicitor / executor).
- Then make regular updates to keep CD, USB Stick up to date and replace documents.



Need Help ?

- Want help on that information to capture and how to organise
- There are software tools out there to help
- The book “Get It Together - Organize Your Records So Your Family Won't Have To” has extensive subject lists and is still available on Amazon and in epub form. - Excellent organizational tool



Get it Together- Subjects

- Guide consists of 20 template documents

File Name	Date Modified	Type	Size
02_Instructions 082013	8/8/2013 3:36 PM	Rich Text Format	72 KB
03_Biography 082013	8/12/2013 8:26 PM	Rich Text Format	132 KB
06_Pets john	3/4/2009 12:22 PM	Rich Text Format	43 KB
07_Employment updated 02112013	2/11/2013 12:05 PM	Rich Text Format	87 KB
09_Memberships	12/27/2008 11:15 ...	Rich Text Format	21 KB
10_Service	12/27/2008 11:27 ...	Rich Text Format	57 KB
11_HealthCare 082013	8/8/2013 3:46 PM	Rich Text Format	61 KB
12_Finances	12/27/2008 11:34 ...	Rich Text Format	21 KB
14_Burial	3/4/2009 12:30 PM	Rich Text Format	114 KB
15_Funeral	12/27/2008 11:48 ...	Rich Text Format	66 KB
16_Obituary 082013	8/8/2013 3:57 PM	Rich Text Format	60 KB
17_Will and trust 082013	8/8/2013 6:36 PM	Rich Text Format	106 KB
18_Insurance updated 02112012	2/11/2013 12:04 PM	Rich Text Format	202 KB
19_Accounts updated 02112013	4/18/2013 10:41 AM	Rich Text Format	125 KB
20_Pensions	3/8/2009 4:24 PM	Rich Text Format	44 KB
21_Benefits	3/8/2009 4:25 PM	Rich Text Format	48 KB
22_Debts 082013	8/12/2013 8:21 PM	Rich Text Format	147 KB



Need Help? - Software

- AAI (American Association of Individual Investors) has an excellent article and downloadable Excel spreadsheet “Roadmap for Heirs”.
- The spreadsheet provides a template with suggestions on the information to capture and a way to organise.

<http://www.aaii.com/journal/article/get-organized-how-to-maintain-your-personal-financial-files>



Final Thoughts on Data Capture

- A defined process will help loved ones at a difficult time
- Tools out there right now and Software/book helps guide you to completeness of information
 - Does require considerable time investment but updates become quick and easy.
- Peace of mind to you and others involved
- ***but don't procrastinate***



It's Over to You

- In the strongest of terms we urge that each of you:
 - ~ Recognise that your Digital Life after Death is a serious issue for those you leave behind.
 - ~ Review all available resources to find solutions that best fit your needs
 - ~ Speak with a qualified Solicitor
 - ~ Decide what you need to do
- Create a plan that works for you and then

Just DO IT!!!



Identity Theft

- This is a Critical Issue to be aware of
- Identity thieves strike even after death.
- With this identity, they can open Bank Accounts or Credit Card accounts which is made easier because nobody will monitor the identity or complain.
- It's about protecting ourselves alive and dead and being as prepared as possible to keep the data safe and secure



Identity Theft – Counter Measures

- Recommendations to reduce risk:
- Report the death promptly and to all appropriate parties.
- Be cautious how and where to share information.
- Make sure government issued documents such as passport, driver's license etc are closed by informing the relevant department.
- In addition, get all membership accounts such as library, gym membership, utilities, insurance, and online accounts closed.



Identity Theft – On Line Counter Measures

- Always use very strong & unique passwords
- Change passwords on a regular basis.
- Utilize two factor authentication as a minimum for any financial accounts e.g.
 - All Online Banking, including Paypal
 - All Savings and Investment websites
 - Amazon, Ebay,
- Etc.



What is Two Factor Authentication ?

- TFA is an enhanced security process that significantly increases your protection of critical accounts.
- The process together with a username requires the use of two separate and distinct components to authorise your log in
- This could be your password and an additional 4 digit code sent to your phone
- This additional code is sent when you want to login and is only valid for a short time i.e. 10 minutes.
- Every website with TFA does it differently so be aware and conform to their process.



What is Two Factor Authentication ?

- Some Banks have a special code generator gadget, some have a card reader to generate a code.
- The gadget gives you a unique code which you use in the website login
- So together with your username a TFA is 2 passwords in the form of your password and additional 4 digit code.



Digital Accounts

A Facebook profile can either be,

- “memorialized” where no one can access it or change it, but friends can continue to view and interact with the profile, posting material on the Timeline.
- Removal requested where it can be deleted.
 - A Legacy Contact can be set up anytime and can then request the profile deleted. Facebook will want proof of death and currently these requests are honoured.

Digital Accounts

The Facebook Deletion & Help screen;



Permanently delete account

If you want to permanently delete your Facebook account, let us know. Once the deletion process has begun, you won't be able to reactivate your account or retrieve any of the content or information that you've added. [Learn more about account deletion.](#)



To keep messenger, deactivate instead

Bear in mind that when you delete your Facebook account, Messenger will also be deleted, including your messages.

Deactivate Account



Download your information

You have 111 photos, 50 posts and more uploaded to Facebook. If you want to save this information before your account and content are permanently deleted, you can download a copy of your information.

Download Info

Cancel

Delete Account

The screenshot shows the Facebook help page for account deactivation and deletion. The page has a blue header with navigation links: Home, Using Facebook, Managing Your Account, Privacy and Safety, Policies and Reporting, and Support Inbox. A 'Return to Facebook' button is in the top right. The main content area is titled 'Deactivating or Deleting Your Account' and contains several expandable sections with questions like 'What's the difference between deactivating and deleting my account?' and 'How do I temporarily deactivate my Facebook account?'. A left sidebar lists various account management topics, with 'Deactivating or Deleting Your Account' highlighted. The footer includes the Facebook logo, copyright information (Facebook © 2019), language settings (English (UK)), and links for About, Privacy, Careers, AdChoices, Create ad, Create Page, Terms and policies, and Cookies.



Digital Accounts

To Add a Facebook Legacy Contact;

1. Click top right of Facebook for Settings.
2. Click on the General Settings.
3. Enter your chosen friend's name and click Add.
4. To let your friend know they're now your legacy contact, click Send.



Digital Accounts

Interesting Fact:

Facebook will become the world's biggest virtual graveyard by the end of this century as there will be more profiles of dead people than of living users.

Facebook, which currently has 1.71 billion users worldwide, will turn into the world's biggest virtual graveyard by 2098.



Digital Accounts

Google,
Google owns Gmail, YouTube and Picasa web albums, has an “Inactive Account Manager” feature which allows a user to nominate who has access to his or her information.



Other Online Accounts

How To Close Any Online Accounts
and Services When Someone Dies

- Below is a website containing step-by-step instructions on how to close more than 230 digital (and some non-digital) services.
-and the list keeps on growing.

This is excellent article on Digital Estates which is provided by Everplans on their website.

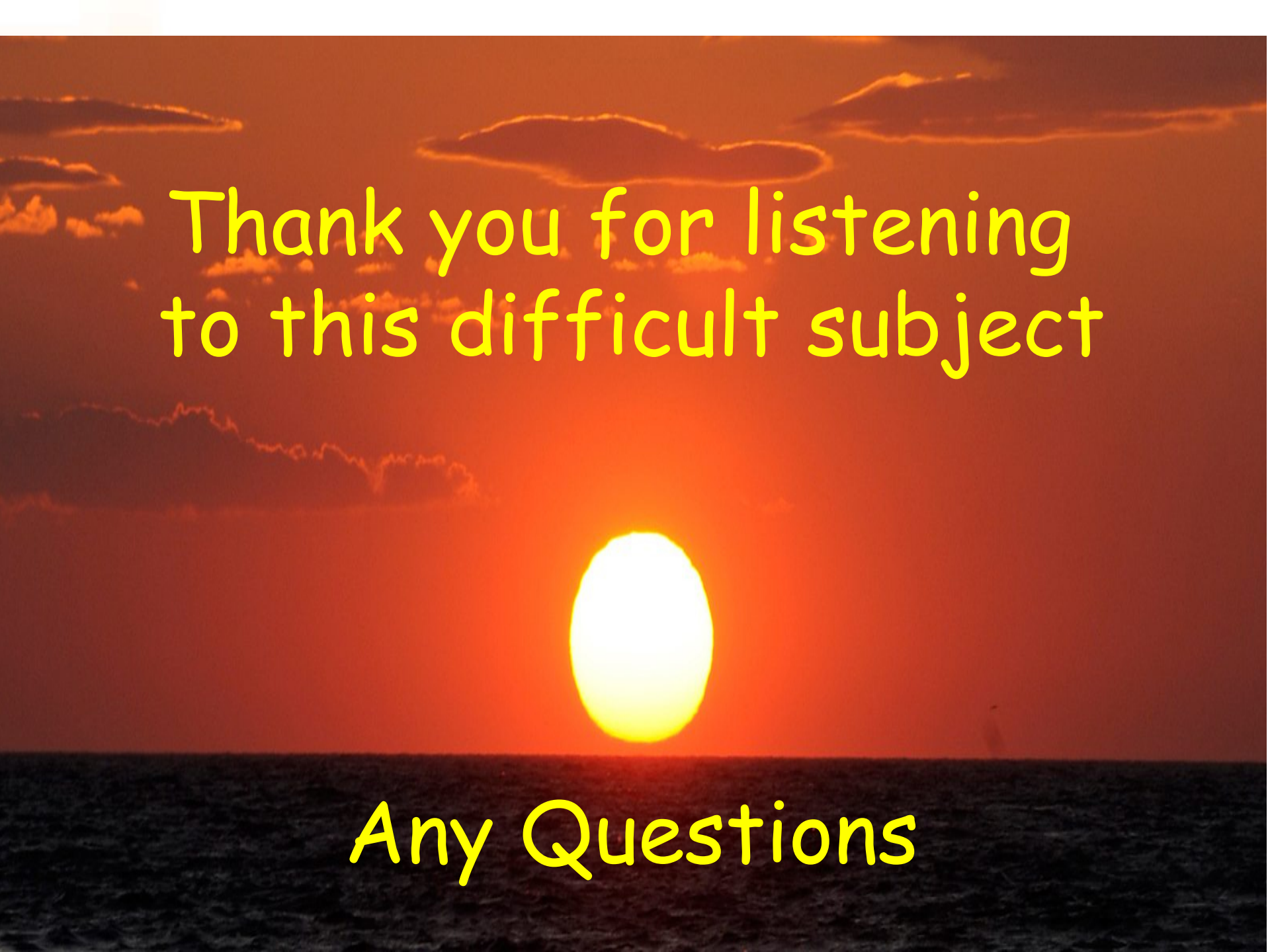
<https://www.everplans.com/articles/how-to-close-online-accounts-and-services-when-someone-dies#A>



The Objectives Were:

- Create an awareness of the subject that will affect us all
- Provide insight into the scope and nature of the problems that need to be understood.
- Convince as many of you as possible to take action
- Review some ideas that may be of value
- We do know that each of us have unique circumstances & requirements, and so you must find answers that work for you.
- Highlight and protect against Identity Theft

Did I Succeed ??

A photograph of a sunset over the ocean. The sun is a large, bright, glowing orb in the center of the frame, partially obscured by a dark, silhouetted horizon line. The sky is a deep orange-red color, with several wispy, dark clouds scattered across it. The ocean in the foreground is dark and textured with small waves.

Thank you for listening
to this difficult subject

Any Questions