

Inheritance planning for your digital legacy

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Ten years ago you probably didn't have a big online presence. Now, it's a fair bet that you have email, social media accounts, cloud-stored images, books, video and music, and possibly even online gambling accounts, Bitcoin and computer games.

While the way that we behave and what we're prepared to do online has changed dramatically in the last decade, the question of what happens to the belongings that we leave "in the cloud" once we die has not really moved on.

Some of our digital assets have a tangible, monetary value (such as money in various accounts, or digital media such as films or music that you have bought) and some have emotional and sentimental value, such as personal photos and videos.

Either way, both have worth – not just to us, but to our loved ones – but there are complicating factors when dealing with digital legacies:

- Do we want our loved ones to be able to read every message and email we have ever sent or received?
- In some cases, we didn't actually buy digital material that we "own" (particularly in the case of online music or video media) – instead we purchased a licence to access it, which we may not be able to transfer to someone else (but which in some circumstances we can share with others).
- Access to social and digital media can be governed by legal terms and conditions which most people will agree to without fully reading or understanding them.

A further complicating factor may be that the various service providers may be based in and operate under very different legal frameworks to the ones in which you live.

The Digital Legacy Association – a UK body set up to help professionals and careers support the public with digital assets and digital legacies – has set up a helpful template for a social media will and guides to different services and devices. It is important to note that their template will

not produce a legally binding document, but instead a statement of preferences.

Some frequently used services have policies to deal with the question of what happens to accounts after the death of the account-holder, including:

- You can tell Facebook in advance what you want to happen to your account when you die, and identify a Legacy Contact (settings under the Security menu) who will be able to manage your Facebook profile (if you choose to keep it up but "memorialised"), and can be given permission to download a copy of everything that you have shared on Facebook.
- Your Twitter and LinkedIn accounts can be shut down through an online form which requires whoever contacts the provider to provide some information about you (which can be a copy of your ID and a copy of your death certificate or online obituary) – Twitter say that they take these steps to protect accounts from hoaxes, and that the information provided to them will be deleted once reviewed.

The best precaution to take would be to consider what you want to happen to your "digital legacy" after your death, and to make a clear written statement expressing those wishes, along with any account names and passwords that would be needed to put those wishes into effect. If nothing else, by dealing with the question proactively, you can avoid unnecessary inconvenience and disruption to your loved ones at what will be a difficult time.

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Meet the Author



Henry Wickham

Partner

Jersey

E: henry.wickham@ogier.com

T: [+44 1534 514291](tel:+441534514291)

Key Contacts



Fiona Lilleyman

Probate Manager

Jersey

E: fiona.lilleyman@ogier.com

T: [+44 1534 514093](tel:+441534514093)

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