

PLANNING FOR YOUR DIGITAL ASSETS

As people are having more of an online presence, it is important to plan for what will happen to your digital assets on your death. Most digital assets only have sentimental value – photos, messages, etc – but some have financial value.

Digital assets can include:

- Social media accounts, such as Facebook, Twitter, or LinkedIn;
- Email accounts, such as Gmail and Yahoo Mail;
- Digital music and photos, such as iTunes and Instagram;
- Manuscripts or digital artworks stored in computer disks or online cloud storage;
- Online accounts for frequent flyer points or other online memberships;
- Domain names, websites, blogs, or online businesses that generate revenue;
- Online bank accounts or Paypal accounts.

What can be done?

1. Be aware of what the terms and conditions are for each service provider you sign up with. Such terms and conditions often have provisions about limitations to account access. It is not a simple matter of leaving your username and password with a trusted person, as often enough, accessing an account that is not one's own is a violation of a service provider's terms and conditions. Each service provider will have different terms and conditions, and it is important to know what options you have regarding accessing the information stored with their service.
2. It is highly recommended that a list of all digital assets be made. Usernames may be included, **but do not list your password**. Putting all account access details in one document puts account security at risk and can lead to hacking or identity theft. In any event, most service providers will only require evidence of death, such as a death certificate and identification documents, to allow your digital assets to be accessed in their database.

Instructions must be given for each digital asset in the list. Each service provider will have different ways of dealing with a deceased's account, and it is important to check what can or cannot be done with your digital assets. A sample list appears below.

Asset	User name / User email	Instructions
Facebook account	jbloggs@gmail.com	Please have my Facebook page deleted or deactivated.
Google account – Gmail, Android, etc	jbloggs@gmail.com	Please have Google save all user data into a disk and give to my spouse.
My online gallery and print shop website www.jbloggs.com	jbloggs55	Please fulfil all online orders at date of death, display a notice regarding my death, and close the shop. Proceeds from sales are in my Paypal account (see below).
Paypal account	jbloggs@gmail.com	Please have my account closed. Any funds in my Paypal account shall form part of my residual estate and dealt with in accordance with the provisions in my will.
Digital art works stored in black hard disk labelled “Artworks #1”		Please give the disk to my spouse.

Your list of digital assets may be left with the appointed executors in your will, or a trusted family member or friend who is “tech savvy” in case your appointed executors are not. Alternatively, you may also leave this list in a deed packet, with your will and other important documents, and have it kept in your solicitor’s strongroom for safekeeping.

- Maintaining a personal digital archive should also be considered, as this may help prevent difficulties with accessing online accounts. This involves periodically downloading and storing digital files into disks and storing the disks in a safe. However, it is important to be mindful that technology keeps evolving, and compact disks (CDs) or Universal Serial Bus (USB) hard drives may one day be obsolete.

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