IDENTITY THEFT AFTER DEATH

After death, an individual’s virtual life goes on. It doesn't automatically end.

This has serious implications for those of us left behind to pick up the pieces. All the data, images, accounts and other information that remain online about a person can be used for fraud, identity theft, Social Security and other scams.

Quite possibly, accounts left behind with regular deductible payments associated with them will continue for as long as the accounts remain active.

You should swiftly act to delete or take control of these accounts and their data after a death.

Where do you start?

Each of us can make the entire task of closing or deleting accounts easier for others by creating a record of all our online activities.

This record has to be secured, either encrypted on a PC or printed and stored in a safe place, which only people you trust have access. The record should include account details, user names, passwords, website addresses and details of any recurring payments.

You should research each service provider that you use about what to do with your accounts in the event of your death such as arrangements for closing the account or managing online information for a deceased person. You should include this information in your record. You'll find some useful information to help you with this task below.

You should also encourage other friends and family to create the same kind of record. That might save you or others precious time and eliminate the risk of fraud when the time arrives.

Don’t attach this document to a will, which becomes a public document after death. But you may want to name a person in your will — someone referred to as a “digital executor” — who will be responsible for making decisions and clearing up any issues associated with your online activities.

Terms and conditions of some online service providers may say that you must not share account details with others. If this is a concern for you, speak to an attorney.

Assuming you don’t have the relevant sign-on information or, for legal reasons just mentioned, don’t wish to access accounts without the provider’s permission, here are some steps you can take.

ACCESSING AND DELETING EMAIL ACCOUNTS

All the big email service providers have set procedures for this that can be fairly complex.

They may demand proof of your identity, relationship with the deceased, a copy of the relevant death certificate and information from a sample email sent to you by the deceased person when they were alive.

You can find a fairly comprehensive list of requirements for all the big email services in this article: What Happens To My Email Accounts When I Die?
DELETING SOCIAL MEDIA ACCOUNTS

Facebook: You have two options — deleting the account entirely or preserving it, or what Facebook calls “memorializing” it. In either case, you need proof of death and then you must complete the relevant form.

Start here: https://www.facebook.com/help/150486848354038

Twitter: You can delete an account entirely or just have certain imagery removed by submitting a request to Twitter’s Trust and Safety Department. Normally, you must be a family member.

Here’s the initial link: https://support.twitter.com/articles/87894?lang=en

LinkedIn: The company has a broader policy allowing former acquaintances and business associates as well as family to notify of deaths for account deletion.

The security requirements can be burdensome including a requirement for submission of a published obituary and proof of your knowledge of the person.

Here’s the starting point: https://help.linkedin.com/app/answers/detail/a_id/2842/~/deceased-linkedin-member—removing-profile

Other accounts: Do an online search inserting the name of the relevant social network. For example: “Delete Myspace account after death.”

DELETING OTHER ACCOUNTS

You can use the same approach just mentioned to find out how to delete other accounts.

In some cases, service providers automatically delete accounts if they are not used within a specific timeframe.

The cloud storage service Dropbox, for example, deletes inactive accounts after 90 days, although they will usually send out an email warning before doing so.

Some Internet services will allow active users to nominate a person to whom access and control of accounts can be transferred on death.

Google does this through its Inactive Account Manager: Plan your digital afterlife with Inactive Account Manager.

Death is a subject most people do not want to discuss, but by taking action now, you can make this task easier for those who have to manage your after-death affairs.