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VALOREN

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Pemberton-Walsh Household
Ref: DMP-PW-001-11062026

Digital Memorial Pack

Pemberton-Walsh Household · Digital legacy planning, platform settings, and household digital inventory

D-03 · DIGITAL

"The cloud keeps files. It does not keep authority."

HOUSEHOLD RECORDS · DIGITAL LEGACY

PREPARED FOR

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14 Clifton Park Road, Bristol BS8 3BN ·
Ref: DMP-PW-001-11062026 · Review annually or on any material change

Digital asset taxonomy — three categories 1

Digital assets fall into three categories based on their purpose and the action required on death. Understanding the category of each asset determines the appropriate action — memorialise, close, or preserve for the estate.

CATEGORY A

Sentimental — preserve or memorialise

Photographs, videos, personal messages, social media timelines, shared family albums, and personal blogs. These assets have emotional value to the family and should be preserved, downloaded, or memorialised before account closure.

Action: Download and back up. Convert social media to memorial status where possible. Do not close accounts until all content has been preserved.

CATEGORY B

Financial — claim or close

Online bank accounts, PayPal, cryptocurrency wallets, eBay seller accounts with inventory, subscription services with credit balances, loyalty points with monetary value, and domain names with renewal obligations.

Action: Notify institutions promptly. Claim balances for the estate. Cancel subscriptions. Do not transfer or spend funds without executor authority.

CATEGORY C

Administrative — close or transfer

Email accounts, cloud storage services, professional profiles (LinkedIn, etc.), utility online accounts, government gateway accounts, and work accounts.

Action: Archive important emails. Close accounts methodically. Notify professional contacts. HMRC government gateway access may be needed for the executor — seek specialist advice.

Why digital legacy planning matters now

The average UK adult has more than ninety online accounts. Most platform terms of service do not automatically allow a relative or executor to access or close the account of someone who has died — many require a formal **death certificate** and proof of authority, and some (Apple, for example) have historically required a court order.

The Pemberton-Walsh household digital inventory (pages 2–3) records every identified account, its category, the login credentials location, and whether a legacy contact or digital inheritance tool has been configured. This inventory should be reviewed annually.

Key actions for planning: set up a Google Inactive Account Manager; configure Apple Digital Legacy contacts; designate Facebook Legacy Contacts for each account holder; ensure all login credentials are stored in a password manager accessible to the surviving partner.

Domain name alert — expiry October 2026:

The household domain **pembertonwalsh.example** expires in October 2026. If either account holder dies or is incapacitated before renewal, this domain could be lost. Set auto-renewal via the domain registrar immediately. Annual cost: ~**£10**.

Household digital inventory — financial & sentimental accounts 2

The table below records the household's primary digital accounts with estimated financial or sentimental value, the account holder, login credentials location, and whether a legacy contact or inactive account manager has been configured.

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
Google (Gmail + Photos + Drive)	Sarah	A + C	1Password vault (Sarah)	Photos library c.12,000 items — high sentimental value	NO — set up	NO — set up IAM	Download photos. Archive Gmail. Set up IAM now.	URGENT

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
Google (Gmail + Photos)	Mark	A + C	1Password vault (Mark)	Professional and personal photos, Drive documents	**NO — set up**	**NO — set up IAM**	Download and archive. Set up IAM now.	**URGENT**
Apple ID / iCloud (Sarah)	Sarah	A + C	1Password vault (Sarah)	iPhone, iPad photos; iCloud Drive documents	**NO — set up Digital Legacy**	*N/A*	Set up Apple Digital Legacy contact now. Access requires Legacy Contact key post-death.	**URGENT**
Apple ID / iCloud (Mark)	Mark	A + C	1Password vault (Mark)	iPhone photos, vet practice documents	**NO — set up Digital Legacy**	*N/A*	Set up Apple Digital Legacy contact now.	**URGENT**

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
Facebook (Sarah)	Sarah	A	1Password vault (Sarah)	Social timeline — high sentimental value; family photos	**NO — set up Legacy Contact**	*N/A*	Memorialise account. Set up Legacy Contact now — Mark to be designated.	**PRIORITY**
Facebook (Mark)	Mark	A	1Password vault (Mark)	Social timeline, shared family photos	**NO — set up Legacy Contact**	*N/A*	Memorialise account. Sarah to be designated Legacy Contact.	**PRIORITY**
PayPal	Mark	B	1Password vault (Mark)	Balance: **~£340** at date of last review	*N/A*	*N/A*	Notify PayPal of death. Claim balance for estate. Requires **death certificate** + **grant of probate**.	**FINANCIAL**

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
eBay seller account (Mark)	Mark	B	1Password vault (Mark)	Active seller account — c.**£4,000** vintage camera inventory (ongoing sales)	*N/A*	*N/A*	URGENT: Notify eBay. Pause active listings. Retain all pending payment details. Inventory has financial value to estate.	**CRITICAL**
pembertonwalsh.example (domain)	Mark	B + C	Namecheap — login in 1Password vault (Mark)	Domain: low monetary value but family identity. **Expires Oct 2026.**	*N/A*	*N/A*	Enable auto-renewal NOW. If Mark dies: transfer registrar access to Sarah. Do not let domain lapse.	**URGENT**

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
Instagram (Sarah)	Sarah	A	1Password vault (Sarah)	Family photos, holiday records — sentimental	**NO**	*N/A*	Download all content. Instagram will memorialise via Facebook Legacy Contact process.	*Monitor*
LinkedIn (Mark)	Mark	C	1Password vault (Mark)	Professional profile — veterinary network	*N/A*	*N/A*	Notify LinkedIn of death via online form. Account will be closed. Notify professional contacts via Sarah.	*Close*

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
Amazon account (household)	Sarah / Mark joint	B + C	1Password vault (Sarah — shared)	Kindle library; Prime membership; household orders. No monetary balance.	*N/A*	*N/A*	On death of one: surviving partner retains account access. Cancel Prime if no survivor or redundant.	**Shared**
Netflix (household)	Mark	C	1Password vault (Mark)	Streaming — no balance or asset value	*N/A*	*N/A*	Transfer to Sarah's payment method or cancel. Include in Cancellation Pack process.	*Transfer/ cancel*

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
1Password vault (household)	Sarah + Mark	C	Both have access via separate master passwords	Critical infrastructure — stores all passwords	*N/A*	*N/A*	Ensure surviving partner has access to deceased's vault. Confirm Emergency Kit printed and stored in household records file.	**Both access**
Online banking (NatWest — Sarah)	Sarah	B + C	1Password vault (Sarah)	Sole account — online banking only. Physical account is the underlying asset.	*N/A*	*N/A*	Notify NatWest bereavement team of death. Freeze account pending probate. Online access will be revoked.	*N/A*

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
NHS app	Sarah + Mark	C	NHS login via GOV.UK Verify	Access to medical records, prescriptions	*N/A*	*N/A*	NHS app access is automatically revoked on death when NHS number is flagged. No action required.	**Auto-close**
Dropbox (Sarah — family photos backup)	Sarah	A	1Password vault (Sarah)	Secondary photos backup — important sentimental archive	*N/A*	*N/A*	Ensure Mark has access to backup copies. Download and store locally on household NAS before account closure.	**Backed up**

PLATFORM / SERVICE	ACCOUNT HOLDER	CATEGORY	LOGIN LOCATION	ESTIMATED VALUE / NOTES	LEGACY CONTACT SET	IAM / DIGITAL HEIR	ON DEATH: ACTION	STATUS
WhatsApp (household devices)	Sarah + Mark	A + C	Device-bound (not in password manager)	Family group chats — sentimental message archive	*N/A*	*N/A*	Export chat history from deceased's phone before phone is reset. iPhone: Settings > Chat > Export Chat.	*Export first*
iCloud Photo Sharing (family album)	Sarah (host)	A	Apple ID	Shared family album — all family members contribute	*N/A*	*N/A*	If Sarah dies: shared album is lost unless Mark or another subscriber downloads all content first.	**Download needed**

Platform legacy settings — how to configure them now 3

GOOGLE — INACTIVE ACCOUNT MANAGER

Setting up Google IAM — both Sarah and Mark must do this

1	Visit **myaccount.google.com/data-and-privacy** and sign in to the Google account to be configured.
2	Scroll to "More options" and find **Inactive Account Manager**. Click "Start".
3	Set the inactivity timeout period. Recommended: **3 months**. Google will send reminders before triggering the process.
4	Add a trusted contact (the surviving partner) and select what data they can access: Gmail, Google Photos, Google Drive, YouTube. Mark to add Sarah; Sarah to add Mark.
5	Optionally choose to delete the account after a set period. Recommended: **do not auto-delete** — preserve for **12 months** and then review.

APPLE — DIGITAL LEGACY

Setting up Apple Digital Legacy Contact — requires iOS 15.2 / macOS 12.1 or later

1	On iPhone: go to **Settings > [Your name] > Password & Security > Legacy Contact**. Tap "Add Legacy Contact".
2	Choose the Legacy Contact from contacts — Mark to select Sarah; Sarah to select Mark.
3	Apple generates an **Access Key** — a QR code and digital key that the Legacy Contact will need after the death to request access. Share this key with the nominated contact and store a printed copy in the household records file.
4	After the account holder's death, the Legacy Contact goes to **digital-legacy.apple.com** with the Access Key and a certified copy of the **death certificate** to request account access.
5	Apple provides **3 years** of access to the deceased's iCloud account, after which the account is deleted. The Legacy Contact should download all content (photos, documents) during this period.

FACEBOOK — LEGACY CONTACT

Setting up Facebook Legacy Contact — applies to both Facebook and Instagram

1	On Facebook: go to **Settings & Privacy > Settings > Memorialisation Settings**.
2	Choose a Legacy Contact from your Facebook friends. Mark to choose Sarah; Sarah to choose Mark. The Legacy Contact is notified and must accept the role.
3	The Legacy Contact can: pin a post on the profile; change the profile picture; respond to friend requests from people who knew the deceased; and download a copy of the account's data (photos, posts, messages) if the account holder pre-authorised this.
4	Alternatively, choose to have the account permanently deleted after death. Recommended: **memorialise, not delete** — the family timeline has sentimental value. The Legacy Contact can request deletion later if preferred.

Financial digital assets — eBay, PayPal, and domain 4

EBAY SELLER INVENTORY — C.£4,000 — URGENT ACTION ON DEATH OF MARK

Mark Pemberton-Walsh operates an active eBay seller account selling vintage camera equipment. The inventory is estimated at approximately **£4,000**. On death, this account and its inventory become an asset of the estate. The following actions must be taken immediately — do not delay, as active listings may result in sales that are difficult to fulfil.

EBAY — ON DEATH OF MARK

Immediate actions for the eBay seller account

1. **Pause all active listings immediately.** Log in using Mark's credentials (in 1Password vault under "eBay") and go to Seller Hub > Listings > Active. Select all and end listings. This prevents new sales being committed to.

2	**Check for pending sales.** Go to Seller Hub > Orders. Any orders placed but not yet dispatched must be fulfilled (from the inventory) or cancelled with a message to the buyer explaining a bereavement. Unfulfilled orders will result in negative feedback and eBay penalties.
3	**Check the PayPal balance.** eBay sales are paid via the linked PayPal account. Current estimated balance: ~**£340**. Do not transfer or withdraw — PayPal funds form part of the estate.
4	**Notify eBay of the death.** Contact eBay Customer Services via ebay.co.uk and notify them of the account holder's death. Provide a certified copy of the **death certificate**. eBay will assist with account closure and confirmation of outstanding obligations.
5	**Value the physical inventory for estate purposes.** The vintage camera equipment must be valued for probate. Obtain a written valuation from a reputable vintage camera dealer or auction house (Ffordes Photographic, WestLicht Auction, or similar). The inventory forms part of the personal chattels of the estate.

PAYPAL — ON DEATH OF EITHER ACCOUNT HOLDER

Claiming PayPal balance for the estate

1. Contact PayPal's bereavement team via the PayPal Resolution Centre (paypal.com/uk/smarthelp/article/how-do-i-report-a-death-to-paypal-faq1799).
2. Provide a certified copy of the **death certificate** and the executor's authority (**grant of probate** or will).
3. PayPal will transfer the balance to the nominated bank account or by cheque. Current estimated balance: ~**£340**. This is a financial asset of the estate.

Domain expiry — pembertonwalsh.example — October 2026:

Enable auto-renewal immediately at Namecheap (namecheap.com). Login credentials are in Mark's 1Password vault. The domain is currently registered in Mark's name. To transfer to Sarah or to joint management, log in to Namecheap, go to Domain List, and update the registrant contact and billing details. Annual renewal cost: approximately **£10**. Failure to renew will result in the domain being available for anyone to register.

Immediate post-death digital actions 5

The first 72 hours after a death are critical for digital estate management. The following actions should be taken in order of priority by the surviving partner or the designated digital executor.

WITHIN 24 HOURS

Priority actions — first 24 hours

1. **Secure access to the deceased's devices.** Ensure the phone and laptop are not reset, wiped, or returned to a manufacturer. Secure them in a safe location. Do not attempt to factory reset.
2. **Open 1Password vault.** Use the deceased's 1Password master password (known to surviving partner, stored in household records file) to access all login credentials.

3 **Pause eBay listings** (if Mark has died) — see page 4.

4 **Export WhatsApp chat history** from deceased's phone before any device is wiped or transferred.

WITHIN 72 HOURS

Actions — first three days

1 Google Photos: if Inactive Account Manager was set up, the nominated contact receives a download link once the account goes inactive; if not, request the content through Google's deceased-user request (support.google.com/accounts/troubleshooter/6357590) with the death certificate. Never sign in with the deceased's password.

2 Download iCloud Photo Library via iCloud.com using the deceased's Apple ID — download all photos to local storage before the Apple Digital Legacy process begins.

3 Download the Dropbox backup library.

4 Export Facebook photos using Facebook's "Download Your Information" tool (Settings > Your Facebook Information > Download Your Information).

ICLOUD ACCESS ROUTES — IF NO DIGITAL LEGACY KEY CONFIGURED

Options for accessing iCloud without a Legacy Contact key

1. **Direct device access:** If the surviving partner knows the deceased's iPhone passcode, they can access the device and copy content directly. This is the simplest route and does not require Apple's involvement.
2. **Apple Legacy Contact process:** If a Legacy Contact was configured, the surviving partner goes to digital-legacy.apple.com with the Access Key and a **death certificate**.
3. **Apple Court Order route:** If no Legacy Contact was configured and device access is not possible, Apple requires a court order confirming the applicant's entitlement to the data. This is expensive and slow — it is why setting up Digital Legacy now is essential.

Digital Legacy Letter template 6

Each adult in the household should write a Digital Legacy Letter — a plain-language statement of their wishes for each digital account, written to their surviving partner. Store one copy in the household records file and one digital copy in the 1Password vault. This is not a legal document, but it provides invaluable guidance to the surviving partner at a distressing time.

DIGITAL LEGACY LETTER TEMPLATE — ADAPT AND COMPLETE FOR EACH ACCOUNT HOLDER

This letter is written by _____ on _____ and addressed to _____.

I want you to know where to find my digital accounts and what I'd like done with each one. This letter is not legally binding — it's just me telling you what matters to me and what I'd want done if I'm no longer here.

My Google account (gmail address: _____): I've set up an Inactive Account Manager / I haven't set this up yet — please check. All my Google Photos are a complete record of our family life. Please download everything before closing the account. My Gmail can be archived — there may be useful records.

Google Drive contains — describe the important files:

My Apple ID (apple email: _____): My iPhone passcode is _____ — or where the note is kept. I've set you up as my Digital Legacy Contact / I haven't done this yet — please use digital-legacy.apple.com. Please download all photos from iCloud before the account closes.

Facebook and Instagram: I'd like my Facebook account to be memorialised, not deleted. You are my Legacy Contact. My Instagram can be closed once you've downloaded the photos.

eBay and PayPal — if applicable: Please pause all active listings immediately. The PayPal balance (approximately £_____) is money and belongs to my estate. Details are in 1Password.

Accounts I'd like closed — e.g. LinkedIn, streaming services:

Where to find my passwords: All my passwords are in 1Password. The master password is stored _____ — e.g. "in the sealed envelope in the household records file". The Emergency Kit is stored _____.

My most important digital wishes — anything else that matters:

Signed: _____ · _____

Planning completion — what needs to be done

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The table below records the status of every recommended digital legacy action for the Pemberton-Walsh household. Items marked "NOT DONE" must be completed as a matter of priority.

ACTION	FOR	STATUS	COMPLETED BY	DATE	NOTES
Google Inactive Account Manager set up	Sarah	NOT DONE			myaccount.google.com — 3-month timeout — Mark as trusted contact
Google Inactive Account Manager set up	Mark	NOT DONE			Sarah as trusted contact

ACTION	FOR	STATUS	COMPLETED BY	DATE	NOTES
Apple Digital Legacy Contact designated	Sarah	NOT DONE			Settings > Apple ID > Password & Security > Legacy Contact. Designate Mark. Print Access Key.
Apple Digital Legacy Contact designated	Mark	NOT DONE			Designate Sarah. Print Access Key. Store in household records file.
Facebook Legacy Contact designated	Sarah	NOT DONE			Settings > Memorialisation Settings. Designate Mark.
Facebook Legacy Contact designated	Mark	NOT DONE			Designate Sarah.
eBay auto-renewal / emergency contact plan	Mark	NOT DONE			Add Sarah as emergency contact in eBay account settings. Pause procedure documented in this pack.

ACTION	FOR	STATUS	COMPLETED BY	DATE	NOTES
Domain auto-renewal enabled	Mark	NOT DONE			Namecheap — pembertonwalsh.example — auto-renewal must be enabled before October 2026
Domain registrant updated to include Sarah	Mark	NOT DONE			Add Sarah as joint registrant / alternate contact at Namecheap
1Password Emergency Kit printed and stored	Sarah + Mark	NOT DONE			Print Emergency Kit PDF from 1Password Settings. Store in sealed envelope in household records file.
Digital Legacy Letter written by Sarah	Sarah	NOT DONE			Use template on page 6. Print and store in household records file + 1Password vault as PDF

ACTION	FOR	STATUS	COMPLETED BY	DATE	NOTES
Digital Legacy Letter written by Mark	Mark	NOT DONE			Use template on page 6. Print and store in household records file.
Google Photos library backed up locally	Sarah	NOT DONE			Google Takeout — backup to NAS + external hard drive annually
iCloud Photos backed up locally	Sarah + Mark	NOT DONE			iCloud Photo download to household NAS — annual backup minimum

Actions required — what you must complete 8

The actions below are specific to the Pemberton-Walsh household based on the accounts and assets identified in this pack. Complete priority items **within 30 days** and secondary items **within 90 days**.

PRIORITY ACTIONS — COMPLETE WITHIN 30 DAYS	
☐ MARK	Set up Google Inactive Account Manager. Designate Sarah as trusted contact with Gmail and Google Photos download permission. **(myaccount.google.com/inactive)**
☐ SARAH	Set up Google Inactive Account Manager. Designate Mark (or named adult) as trusted contact. **(myaccount.google.com/inactive)**
☐ MARK	Add Sarah as Apple Digital Legacy Contact on iPhone and MacBook. Print the Access Key and hold with will. **(Settings > [Name] > Password & Security > Legacy Contact)**
☐ SARAH	Add Mark (or named adult) as Apple Digital Legacy Contact on iPhone. Print the Access Key and hold with will.

☐	MARK	Add Sarah as Facebook Legacy Contact and enable data download permission. **(Settings > Memorialisation Settings)**
☐	SARAH	Add Mark (or named adult) as Facebook Legacy Contact.
☐	MARK	Record eBay seller account login and inventory location in Digital Legacy Letter. Confirm whether executor should complete or close listings.
☐	MARK	Record PayPal account email address and account confirmation in Digital Legacy Letter for bereavement claim.
☐	MARK	Identify domain registrar for **pembertonwalsh.example**. Record login in Digital Legacy Letter. Set a calendar reminder for August 2026 to ensure renewal before October expiry.

SECONDARY ACTIONS — COMPLETE WITHIN 90 DAYS

☐	BOTH	Write and sign Digital Legacy Letters. Print and seal in envelope. Hold with will at solicitor.
☐	BOTH	Record Instagram usernames in Digital Legacy Letter. State memorialise or close preference.
☐	MARK	Record LinkedIn profile URL in Digital Legacy Letter. State closure preference.

☐	**SARAH**	Confirm HMRC Government Gateway login method. Note in Digital Legacy Letter. Mark account for Tell Us Once closure on death.
☐	**BOTH**	Review all active subscription services. Record in Digital Legacy Letter under "cancel on death" section.
☐	**BOTH**	Set up a password manager or confirm location of all credentials. Record master access method in sealed document held with will.

Platform bereavement contacts — quick reference 9

PLATFORM	BEREAVEMENT CONTACT / PROCESS	WHAT THEY REQUIRE	NOTES
Google	support.google.com/accounts/troubleshooter/6357590 — "Submit a request about a deceased user's account"	Death certificate; proof of relationship; government-issued ID of requester	No phone contact. Online form only. Response time: **2–4 weeks**. IAM process is faster if set up.

PLATFORM	BEREAVEMENT CONTACT / PROCESS	WHAT THEY REQUIRE	NOTES
Apple	digital-legacy.apple.com (if Legacy Contact set up) or apple.com/legal/privacy/en-ww/contact/ (no Legacy Contact)	Legacy Contact Access Key + **death certificate** (Legacy Contact route); Court order (no Legacy Contact route)	No phone bereavement line. Court order route can take weeks and requires legal help.
Facebook / Instagram	facebook.com/help/contact/228813257197480 (memorialisation) or facebook.com/help/contact/1477176292605787 (removal)	Death certificate or obituary link or news article confirming death; proof of relationship	If Legacy Contact set up, they manage the account directly. If not, Facebook will memorialise on request with evidence.

PLATFORM	BEREAVEMENT CONTACT / PROCESS	WHAT THEY REQUIRE	NOTES
PayPal	paypal.com/uk/smarthelp/article/how-do-i-report-a-death-to-paypal-faq1799	Death certificate; proof of executor authority (**grant of probate** or will)	Balance released to executor once authority confirmed. Current balance ~**£340**.
eBay	ocswf.ebay.co.uk/deceased-account-closure	Death certificate; proof of executor status	eBay will assist with account closure. Active listings must be paused first.

PLATFORM	BEREAVEMENT CONTACT / PROCESS	WHAT THEY REQUIRE	NOTES
LinkedIn	linkedin.com/help/linkedin/ask/ts-rdmlp	Death certificate; relationship to deceased	LinkedIn closes accounts; does not memorialise. Notify professional network contacts via surviving partner before account is closed.

PLATFORM	BEREAVEMENT CONTACT / PROCESS	WHAT THEY REQUIRE	NOTES
Amazon	amazon.co.uk/hz/contact-us — select "A deceased family member"	Death certificate; executor authority	Amazon has a specific bereavement process. Kindle library is lost on account closure — download any important books to a device first.
WhatsApp	No bereavement process. Account auto-deletes after **120 days** of inactivity.	Export chat history from device before SIM is deactivated	Export chats: WhatsApp > Settings > Chats > Export Chat. Or use WhatsApp Desktop to export.

PLATFORM	BEREAVEMENT CONTACT / PROCESS	WHAT THEY REQUIRE	NOTES
Netflix / Spotify / streaming	Cancel via account settings or call each provider. Include in Cancellation Pack process.	Account login or **death certificate** for account holder	Cancel **within 7 days**. See Cancellation Pack for full process.

Digital asset tax position

Digital assets with financial value — eBay inventory, PayPal balances, cryptocurrency holdings (none identified for this household), domain names, or monetised YouTube channels — form part of the deceased's estate for IHT and probate purposes. Their value must be declared to HMRC. Sentimental assets (photos, social media timelines) have no monetary value for IHT purposes. Consult the estate's solicitor or tax adviser if there is any uncertainty about the tax treatment of digital assets.

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