

Handle a Loved One's Digital Accounts

Practical steps, country guidance and a private workbook after a death

Ireland / English

A4

A practical first-day handover

Choose a coordinator and separate urgent protection from irreversible decisions. Helpers can gather records; the authorized representative makes requests within their authority.

- Keep the phone, the main email, and the physical devices available.
- Do not rush to cancel cards or close accounts just to feel finished.
- Start a written list of known accounts, services, and urgent documents.

1. Secure devices and chargers without resetting them or guessing passcodes. Note the device location, the person holding it, and any risk of loss or damage.

2. List the main phone number, email, photo storage, and active bills from records you may use. Mark dependencies before cancelling anything.

3. Assign one next action, one responsible person, and one review date to the three most urgent items. Use a contact address belonging to the living coordinator.

Stop and seek appropriate help if authority is disputed, money is moving unexpectedly, or evidence may be needed in a legal case. Report suspected misuse through the provider's official channel.

Fort Legacy article (US context): Do This First When a Loved One Dies: Managing Digital Accounts

<https://www.fortlegacy.com/articles/do-this-first-when-a-loved-one-dies-managing-digital-accounts>

Next action / person responsible / review date

Before cancelling the phone number

The number, contract, SIM or eSIM, device, and online accounts each need a separate decision. A working SIM does not authorize account access.

- ☐ Dependencies reviewed and permitted alternatives tested
- ☐ Needed files preserved and copies checked
- ☐ Provider requirements and authority confirmed
- ☐ Costs, transfer order and final bill clarified
- ☐ Written confirmation saved

Service / partial account identifier

Linked phone, email or other dependency

Next action / owner / review date

Confirmation stored at
