

UNIFORM FIDUCIARY ACCESS TO DIGITAL ASSETS ACT

SECTION 1. SHORT TITLE. This [act] may be cited as the Uniform Fiduciary Access to Digital Assets Act.

SECTION 2. DEFINITIONS. In this [act]:

(1) “Account holder” means a person that has entered into a terms-of-service agreement with a custodian or a fiduciary for the person.

(2) “Agent” means an attorney in fact granted authority under a durable or nondurable power of attorney.

(3) “Carries” means engages in the transmission of electronic communications.

(4) “Catalogue of electronic communications” means information that identifies each person with which an account holder has had an electronic communication, the time and date of the communication, and the electronic address of the person.

(5) “[Conservator]” means a person appointed by a court to manage the estate of a ~~living~~ individual **PROTECTED PERSON**. The term includes a limited [conservator].

(6) “Content of an electronic communication” means information concerning the substance or meaning of the communication which:

(A) has been sent or received by an account holder;

(B) is in electronic storage by a custodian providing an electronic-communication service to the public or is carried or maintained by a custodian providing a remote-computing service to the public; and

(C) is not readily accessible to the public.

(7) “Court” means the [insert name of court in this state having jurisdiction in matters

relating to the content of this act] **THE COURT OR DIVISION THEREOF HAVING JURISDICTION IN MATTERS RELATED TO THE AFFAIRS OF DECEDENTS AND PROTECTED PERSONS. THIS COURT IS THE DISTRICT COURT, EXCEPT IN THE CITY AND COUNTY OF DENVER WHERE IT IS THE PROBATE COURT.**

(8) "Custodian" means a person that carries, maintains, processes, receives, or stores a digital asset of an account holder.

(9) "Digital asset" means a record that is electronic. The term does not include an underlying asset or liability unless the asset or liability is itself a record that is electronic.

(10) "Electronic" means relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or similar capabilities.

(11) "Electronic communication" has the same meaning as the definition in 18 U.S.C. Section 2510(12) [as amended].

(12) "Electronic-communication service" means a custodian that provides to an account holder the ability to send or receive an electronic communication.

(13) "Fiduciary" means an original, additional, or successor personal representative, [conservator], **GUARDIAN**, agent, or trustee.

(14) "Governing instrument" means a **DEED**, will, trust, **INSURANCE OR ANNUITY POLICY, MULTIPLE PARTY ACCOUNT, SECURITY REGISTERED IN BENEFICIARY FORM (TOD), PENSION, PROFIT SHARING, RETIREMENT, OR SIMILAR BENEFIT PLAN**, instrument creating **OR EXERCISING A POWER OF APPOINTMENT OR** power of attorney, or other dispositive or nominative instrument **OF ANY OTHER TYPE**.

(15) "Information" means data, text, images, videos, sounds, codes, computer programs, software, databases, or the like.

(16) "Person" means an individual, estate, **TRUST**, business or nonprofit entity, public corporation, government or governmental subdivision, agency, or instrumentality, or other legal entity.

(17) "Personal representative" means an executor, administrator, **SUCCESSOR PERSONAL REPRESENTATIVE**, special administrator, or **AND** personS that performs substantially the same function under law ~~of this state other than this [act]~~ **GOVERNING THEIR STATUS, INCLUDING A SUCCESSOR OF THE DECEDENT OR OTHER PERSON ACTING UNDER AN AFFIDAVIT MADE PURSUANT TO ' 15-12-1201. "GENERAL PERSONAL REPRESENTATIVE" EXCLUDES SPECIAL ADMINISTRATOR.**

(18) "Power of attorney" means a record that grants an agent authority to act in the place of a principal.

(19) "Principal" means an individual who grants authority to an agent in a power of attorney.

(20) "[Protected person]" means an individual for whom a [conservator] has been appointed. The term includes an individual for whom an application for the appointment of a [conservator] is pending.

(21) "Record" means information that is inscribed on a tangible medium or that is stored in an electronic or other medium and is retrievable in perceivable form.

(22) "Remote-computing service" means a custodian that provides to an account holder computer processing services or the storage of digital assets by means of an electronic communications system, as defined in 18 U.S.C. Section 2510(14) [, as amended].

(23) "Terms-of-service agreement" means an agreement that controls the relationship between an account holder and a custodian.

(24) "Trustee" means a fiduciary with legal title to property pursuant to an agreement or declaration that creates a beneficial interest in another. The term includes a successor trustee.

(25) "Will" includes a codicil, testamentary instrument that only appoints an executor, and instrument that revokes or revises a testamentary instrument.

Legislative Notes: States should insert the appropriate term for a person named in a conservatorship or comparable state proceeding to manage another's estate in paragraph (5), the appropriate court in paragraph (7), and the appropriate term for the individual that would be subject to a conservatorship or comparable state proceeding in paragraph (20).

In states in which the constitution, or other law, does not permit the phrase "as amended" when federal statutes are incorporated into state law, the phrase should be deleted in paragraphs (11) and (22).

SECTION 3. APPLICABILITY.

(a) This [act] applies to:

(1) a fiduciary or agent acting under a will or power of attorney executed before, on, or after [the effective date of this [act]];

(2) a personal representative acting for a decedent who died before, on, or after [the effective date of this [act]];

(3) a [conservatorship] **OR GUARDIANSHIP** proceeding, whether pending in a court or commenced before, on, or after [the effective date of this [act]]; and

(4) a trustee acting under a trust created before, on, or after [the effective date of this [act]].

(b) This [act] does not apply to a digital asset of an employer used by an employee in the ordinary course of the employer's business.

SECTION 4. ACCESS BY PERSONAL REPRESENTATIVE TO DIGITAL ASSET OF DECEDENT. Subject to Section 8(b) and unless otherwise ordered by the court or

provided in the will of a decedent, the personal representative of the decedent has the right to access:

- (1) the content of an electronic communication that the custodian is permitted to disclose under the Electronic Communications Privacy Act, 18 U.S.C. Section 2702(b) [as amended];
- (2) any catalogue of electronic communications sent or received by the decedent; and
- (3) any other digital asset in which at death the decedent had a right or interest.

Legislative Note: In states in which the constitution, or other law, does not permit the phrase “as amended” when federal statutes are incorporated into state law, the phrase should be deleted in paragraph (1)(C).

SECTION 5. ACCESS BY [CONSERVATOR] TO DIGITAL ASSET OF [PROTECTED PERSON]. Subject to Section 8(b), the court, after an opportunity for hearing under [state conservatorship law], may grant a [conservator] **OR A GUARDIAN IF A CONSERVATOR HAS NOT BEEN APPOINTED**, the right to access:

- (1) the content of an electronic communication that the custodian is permitted to disclose under the Electronic Communications Privacy Act, 18 U.S.C. Section 2702(b) [as amended];
- (2) any catalogue of electronic communications sent or received by the [protected person]; and
- (3) any other digital asset in which the [protected person] has a right or interest.

Legislative Note: In states in which the constitution, or other law, does not permit the phrase “as amended” when federal statutes are incorporated into state law, the phrase should be deleted in paragraph (1)(C).

States should insert the appropriate term for a conservator or comparable fiduciary throughout this Section.

SECTION 6. ACCESS BY AGENT TO DIGITAL ASSET OF PRINCIPAL.

- (a) To the extent a power of attorney expressly grants an agent authority over the content of an electronic communication of the principal and subject to Section 8(b), the agent has the

right to access the content of an electronic communication that the custodian is permitted to disclose under the Electronic Communications Privacy Act, 18 U.S.C. Section 2702(b) [as amended].

(b) Subject to Section 8(b) and unless otherwise ordered by the court or provided by a power of attorney, an agent has the right to access:

- (1) any catalogue of electronic communications sent or received by the principal; and
- (2) any other digital asset in which the principal has a right or interest.

***Legislative Note:** In states in which the constitution, or other law, does not permit the phrase “as amended” when federal statutes are incorporated into state law, the phrase should be deleted in paragraph (a)(3).*

States may also need to amend their power of attorney statutes and forms to include this power.

SECTION 7. ACCESS BY TRUSTEE TO DIGITAL ASSET.

(a) Subject to Section 8(b) and unless otherwise ordered by the court or provided in a trust, a trustee that is an original account holder has the right to access any digital asset held in trust, including any catalogue of electronic communications of the trustee and the content of an electronic communication.

(b) Subject to Section 8(b) and unless otherwise ordered by the court or provided in a trust, a trustee that is not an original account holder has the right to access:

- (1) the content of an electronic communication that the custodian is permitted to disclose under the Electronic Communications Privacy Act, 18 U.S.C. Section 2702(b) [as amended];
- (2) any catalogue of electronic communications sent or received by the original or any successor account holder; and

(3) any other digital asset in which the original or any successor account holder has a right or interest.

Legislative Note: In states in which the constitution, or other law, does not permit the phrase “as amended” when federal statutes are incorporated into state law, the phrase should be deleted in paragraph (b)(1)(C).

SECTION 8. FIDUCIARY AUTHORITY.

(a) A fiduciary that is an account holder or has the right under this [act] to access a digital asset of an account holder:

(1) subject to the terms-of-service agreement, copyright law, and other applicable law, may take any action concerning the asset to the extent of the account holder’s authority and the fiduciary’s power under the law of this state other than this [act];

(2) has, for the purpose of applicable electronic privacy laws, the lawful consent of the account holder for the custodian to divulge the content of an electronic communication to the fiduciary; and

(3) is, for the purpose of applicable computer-fraud and unauthorized-computer-access laws, including [this state’s law on unauthorized computer access], an authorized user.

(b) Unless an account holder, after [the effective date of this [act]], agrees to a provision in a terms-of-service agreement that limits a fiduciary’s access to a digital asset of the account holder by an affirmative act separate from the account holder’s assent to other provisions of the agreement:

(1) the provision is void as against the strong public policy of this state; and
(2) the fiduciary’s access under this [act] to a digital asset does not violate the terms-of-service agreement even if the agreement requires notice of a change in the account

holder's status.

(c) A choice-of-law provision in a terms-of-service agreement is unenforceable against a fiduciary acting under this [act] to the extent the provision designates law that enforces a limitation on a fiduciary's access to a digital asset, and the limitation is void under subsection (b).

(d) As to tangible personal property capable of receiving, storing, processing, or sending a digital asset, a fiduciary with authority over the property of a decedent, [protected person], principal, or settlor:

(1) has the right to access the property and any digital asset stored in it; and
(2) is an authorized user for purposes of any applicable computer-fraud and unauthorized-computer-access laws, including [this state's law on unauthorized computer access].

Legislative Note: A state with a computer trespass statute should add the appropriate reference in paragraphs (a)(3) and (d)(2) and may want to amend the statute to be in accord with this act.

SECTION 9. COMPLIANCE.

(a) If a fiduciary with a right under this [act] to access a digital asset of an account holder complies with subsection (b), the custodian shall comply with the fiduciary's request in a record for:

- (1) access to the asset;
- (2) control of the asset; and
- (3) a copy of the asset to the extent permitted by copyright law.

(b) If a request under subsection (a) is made by:

(1) a personal representative with the right of access under Section 4, the request must be accompanied by a certified copy of [the letter of appointment of the representative or a

small-estate affidavit or court order];

(2) a [conservator] **OR A GUARDIAN IF A CONSERVATOR HAS NOT BEEN APPOINTED** with the right of access under Section 5, the request must be accompanied by a certified copy of the court order **OR LETTERS OF CONSERVATORSHIP OR GUARDIANSHIP** that gives the [conservator] **OR GUARDIAN** authority over the digital asset;

(3) an agent with the right of access under Section 6, the request must be accompanied by an original or a copy of the power of attorney that authorizes the agent to exercise authority over the digital asset and a certification of the agent, under penalty of perjury, that the power of attorney is in effect; and

(4) a trustee with the right of access under Section 7, the request must be accompanied by a certified copy of the trust instrument[, or a certification of the trust under [cite trust-certification statute, such as Uniform Trust Code Section 1013],] that authorizes the trustee to exercise authority over the digital asset.

(c) A custodian shall comply with a request made under subsection (a) not later than [60] days after receipt. If the custodian fails to comply, the fiduciary may apply to the court for an order directing compliance.

(d) [Instead of furnishing a copy of the trust instrument under subsection (b)(4), the trustee may provide a certification of trust. The certification:

(1) must contain the following information:

- (A) that the trust exists and the date the trust instrument was executed;
- (B) the identity of the settlor;
- (C) the identity and address of the trustee;
- (D) that there is nothing inconsistent in the trust with respect to the

trustee's powers over digital assets;

(E) whether the trust is revocable and the identity of any person holding a power to revoke the trust;

(F) whether a cotrustee has authority to sign or otherwise authenticate; and

(G) whether all or fewer than all cotrustees are required to exercise powers of the trustee;

(2) must be signed or otherwise authenticated by a trustee;

(3) must state that the trust has not been revoked, modified, or amended in a manner that would cause the representations contained in the certification of trust to be incorrect; and

(4) need not contain the dispositive terms of the trust.

(e) A custodian that receives a certification under subsection (d) may require the trustee to provide copies of excerpts from the original trust instrument and later amendments designating the trustee and conferring on the trustee the power to act in the pending transaction.

(f) A custodian that acts in reliance on a certification under subsection (d) without knowledge that the representations contained in it are incorrect is not liable to any person for so acting and may assume without inquiry the existence of facts stated in the certification.

(g) A person that in good faith enters into a transaction in reliance on a certification under subsection (d) may enforce the transaction against the trust property as if the representations contained in the certification were correct.

(h) A person that demands the trust instrument in addition to a certification under subsection (d) or excerpts under subsection (e) is liable for damages, including attorneys' fees, if the court determines that the person did not act in good faith in demanding the instrument.

(i)] This section does not limit the right of a person to obtain a copy of a trust instrument in a judicial proceeding concerning the trust.

Legislative Note: The bracketed language in paragraphs (d)-(i) allows states that have already enacted the Uniform Trust Code or a similar law permitting a certification of trust in lieu of furnishing a complete copy of the trust instrument to delete the bracketed language when setting out procedures concerning a trustee's request. States that have not adopted the Uniform Trust Code or a certification of trust procedure may choose to include the bracketed language, which is a slight modification of the language in Uniform Trust Code Section 1013.

SECTION 10. CUSTODIAN IMMUNITY. A custodian and its officers, employees, and agents are immune from liability for an act or omission done in good faith in compliance with this [act].

SECTION 11. UNIFORMITY OF APPLICATION AND CONSTRUCTION. In applying and construing this uniform act, consideration must be given to the need to promote uniformity of the law with respect to its subject matter among states that enact it.

SECTION 12. RELATION TO ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT. This [act] modifies, limits, or supersedes the Electronic Signatures in Global and National Commerce Act, 15 U.S.C. Section 7001 et seq., but does not modify, limit, or supersede Section 101(c) of that act, 15 U.S.C. Section 7001(c), or authorize electronic delivery of any of the notices described in Section 103(b) of that act, 15 U.S.C. Section 7003(b).

[SECTION 13. SEVERABILITY.] If any provision of this [act] or its application to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of this [act] which can be given effect without the invalid provision or application, and to this end the provisions of this [act] are severable.]

Legislative Note: Include this section only if this state lacks a general severability statute or a decision by the highest court of this state stating a general rule of severability.

SECTION 14. REPEALS; CONFORMING AMENDMENTS.

(a)

(b)

(c)

SECTION 15. EFFECTIVE DATE. This [act] takes effect....