SENATE BILL No. 253

DIGEST OF INTRODUCED BILL

Citations Affected: IC 29-1; IC 29-3; IC 30-4-3-3; IC 30-5; IC 32-39; IC 34-30-2-140.4.

Synopsis: Uniform Fiduciary Access to Digital Assets Act. Enacts the Revised Uniform Fiduciary Access to Digital Assets Act. Effects the Revised Uniform Fiduciary Access to Digital Assets Act of the National Conference of Commissioners on Uniform State Laws. Defines "digital asset" as an electronic record in which an individual has a right or interest. Defines "custodian" as a person that carries, maintains, processes, receives, or stores a digital asset. Defines "user" as a person for whom a custodian carries, maintains, processes, receives, or stores the digital asset. Defines "fiduciary" as an attorney in fact, guardian, personal representative, or trustee of a user. Authorizes a user to use an online tool to direct the custodian to disclose or not to disclose some or all of the user's digital assets. Provides that if an online tool allows the user to modify or delete a direction at all times, a user's direction to the custodian through use of the online tool concerning disclosure overrides a contrary direction by the user in a will, trust, power of attorney, or other record, but otherwise the user, in a will, trust, power of attorney, or other record, may allow or prohibit disclosure to a fiduciary of some or all of the user's digital assets. Requires a custodian, under certain circumstances, to disclose to the personal representative of the estate of the user the content of an electronic communication sent or received by the user, or a catalogue of electronic communications sent or received by the user. Requires a custodian, under certain circumstances, to disclose to an attorney in fact the content of the electronic communications of the user, or a catalogue of electronic communications sent or received by the user, if the user, through a power of attorney, conferred upon the attorney in fact authority over the content of electronic communications (Continued next page)

Effective: July 1, 2016.

2016

Waltz

January 7, 2016, read first time and referred to Committee on Civil Law.



sent or received by the user. Requires a custodian, under certain circumstances, to disclose to a trustee the content of an electronic communication sent or received by a user and carried, maintained, processed, received, or stored by the custodian in the account of the trust, or to disclose to the trustee a catalogue of electronic communications sent or received by a user and stored, carried, or maintained by the custodian in the account of the trust. Provides that a court may grant a guardian access to the digital assets of the protected person and that, under certain circumstances, a custodian is required to disclose to a guardian a catalogue of electronic communications sent or received by the protected person. Authorizes a fiduciary of a user to request that a custodian terminate the user's account. Provides that, if the conditions for compliance are met, a custodian must comply with a request from a fiduciary to disclose digital assets or terminate an account within 60 days, and if the custodian fails to comply with the request, the fiduciary may apply for a court order directing compliance. Provides that the legal duties imposed on a fiduciary charged with managing tangible property also apply to a fiduciary charged with managing digital assets. Amends the law on unsupervised administration of a decedent's estate to provide that a distributee has the same rights as a personal representative to access the digital assets of the decedent. Makes conforming amendments. Provides that a custodian is immune from liability for an act done or omission made in good faith in compliance with the Revised Uniform Fiduciary Access to Digital Assets Act.



Introduced

Second Regular Session 119th General Assembly (2016)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in this style type, and deletions will appear in this style type.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or *this style type* reconciles conflicts between statutes enacted by the 2015 Regular Session of the General Assembly.

SENATE BILL No. 253

A BILL FOR AN ACT to amend the Indiana Code concerning property.

Be it enacted by the General Assembly of the State of Indiana:

1	SECTION 1. IC 29-1-8-1, AS AMENDED BY P.L.51-2014,
2	SECTION 3, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
3	JULY 1, 2016]: Sec. 1. (a) Forty-five (45) days after the death of a
4	decedent and upon being presented an affidavit that complies with
5	subsection (b), a person:
6	(1) indebted to the decedent; or
7	(2) having possession of personal property or an instrument
8	evidencing a debt, an obligation, a stock, or a chose in action
9	belonging to the decedent;
10	shall make payment of the indebtedness or deliver the personal
11	property or the instrument evidencing a debt, an obligation, a stock, or
12	a chose in action to a distributee claiming to be entitled to payment or
13	delivery of property of the decedent as alleged in the affidavit.
14	(b) The affidavit required by subsection (a) must be an affidavit
15	made by or on behalf of the distributee and must state the following:



- 2 1 (1) That the value of the gross probate estate, wherever located 2 (less liens and encumbrances), does not exceed fifty thousand 3 dollars (\$50,000). 4 (2) That forty-five (45) days have elapsed since the death of the 5 decedent. 6 (3) That no application or petition for the appointment of a 7 personal representative is pending or has been granted in any 8 jurisdiction. 9 (4) The name and address of each distributee that is entitled to a 10 share of the property and the part of the property to which each distributee is entitled. 11 12 (5) That the affiant has notified each distributee identified in the 13 affidavit of the affiant's intention to present an affidavit under this 14 section. 15 (6) That the affiant is entitled to payment or delivery of the 16 property on behalf of each distributee identified in the affidavit. 17 (c) If a motor vehicle or watercraft (as defined in IC 9-13-2-198.5) 18 is part of the estate, nothing in this section shall prohibit a transfer of 19 the certificate of title to the motor vehicle if five (5) days have elapsed 20 since the death of the decedent and no appointment of a personal 21 representative is contemplated. A transfer under this subsection shall 22 be made by the bureau of motor vehicles upon receipt of an affidavit 23 containing a statement of the conditions required by subsection (b)(1) 24 and (b)(6). The affidavit must be duly executed by the distributees of
 - (d) A transfer agent of a security shall change the registered ownership on the books of a corporation from the decedent to a distributee upon the presentation of an affidavit as provided in subsection (a).
 - (e) For the purposes of subsection (a), an insurance company that, by reason of the death of the decedent, becomes obligated to pay a death benefit to the estate of the decedent is considered a person indebted to the decedent.
 - (f) For purposes of subsection (a), property in a safe deposit box rented by a decedent from a financial institution organized or reorganized under the law of any state (as defined in IC 28-2-17-19) or the United States is considered personal property belonging to the decedent in the possession of the financial institution.
 - (g) For purposes of subsection (a), a distributee has the same rights as a personal representative under IC 32-39 to access a digital asset (as defined in IC 32-39-1-10) of the decedent.
 - SECTION 2. IC 29-1-13-1.1, AS ADDED BY P.L.12-2007,



26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

2016

the estate.

1	SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
2	JULY 1, 2016]: Sec. 1.1. (a) As used in this section, "custodian" means
3	any person who electronically stores the documents or information of
4	another person.
5	(b) A custodian shall provide (a) IC 32-39-2-4 and IC 32-39-2-5
6	apply to the right of a personal representative who is acting on behalf
7	of the estate of a deceased person who was domiciled in Indiana at the
8	time of the person's death, to access: to or copies of any documents or
9	information of the deceased person stored electronically by the
10	custodian upon receipt by the custodian of:
11	(1) a written request for access or copies made by the personal
12	representative, accompanied by a copy of the death certificate and
13	a certified copy of the personal representative's letters
14	testamentary; or the content of an electronic communication
15	(as defined in IC 32-39-1-6);
16	(2) an order of a court having probate jurisdiction of the deceased
17	person's estate: a catalogue of electronic communications (as
18	defined in IC 32-39-1-5); or
19	(3) any other digital asset (as defined in IC 32-39-1-10);
20	of the deceased person.
21	(c) (b) A custodian (as defined in IC 32-39-1-8) may not destroy
22	or dispose of the electronically stored documents or information of the
23	deceased person for two (2) years after the custodian receives a request
24	or order under subsection (b). IC 32-39-2.
25	(d) Nothing in this section shall be construed to require a custodian
26	to disclose any information:
27	(1) in violation of any applicable federal law; or
28	(2) to which the deceased person would not have been permitted
29	access in the ordinary course of business by the custodian.
30	SECTION 3. IC 29-3-1-1.6 IS ADDED TO THE INDIANA CODE
31	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
32	1, 2016]: Sec. 1.6. "Catalogue of electronic communications" has
33	the meaning set forth in IC 32-39-1-5.
34	SECTION 4. IC 29-3-1-2.7 IS ADDED TO THE INDIANA CODE
35	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
36	1, 2016]: Sec. 2.7. "Content of an electronic communication" has
37	the meaning set forth in IC 32-39-1-6.
38	SECTION 5. IC 29-3-1-4.1 IS ADDED TO THE INDIANA CODE
39	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
40	1, 2016]: Sec. 4.1. "Digital asset" has the meaning set forth in
41	IC 32-39-1-10.
42	SECTION 6. IC 29-3-8-10 IS ADDED TO THE INDIANA CODE



1	
1	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
2	1, 2016]: Sec. 10. (a) IC 32-39-2-11 applies to the right of a
3	guardian to access:
4	(1) the content of an electronic communication;
5	(2) a catalogue of electronic communications; or
6	(3) any other digital asset;
7	of a protected person.
8	(b) This article:
9	(1) does not confer upon a guardian the power to access:
0	(A) the content of an electronic communication;
1	(B) a catalogue of electronic communications; or
2	(C) any other digital asset;
3	of a protected person unless a court expressly confers the
4	power upon the guardian under IC 29-3-9-4.1; and
5	(2) confers upon a guardian the power to access:
6	(A) the content of an electronic communication;
7	(B) a catalogue of electronic communications; or
8	(C) any other digital asset;
9	of a protected person only to the extent that the cour
20	expressly confers the power upon the guardian under
1	IC 29-3-9-4.1.
22	(c) For purposes of section 8 of this chapter, a power expressly
23 24	conferred by a court upon a guardian under IC 29-3-9-4.1 i
	considered an additional responsibility and power within the
25	meaning of section $8(a)(1)$ of this chapter.
26	SECTION 7. IC 29-3-9-4.1 IS ADDED TO THE INDIANA CODE
27	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
28	1, 2016]: Sec. 4.1. (a) After notice to interested persons and upon
.9	authorization of a court, a guardian may access:
0	(1) the content of an electronic communication;
1	(2) a catalogue of electronic communications; or
2	(3) any other digital asset;
3	of a protected person as provided in the order of the court. The
4	court's authorization may apply generally or be restricted in scope
5	(b) Before approving a guardian's exercise of the power to
6	access an item described in subsection (a)(1) through (a)(3), the
7	court shall consider primarily the decision that the protected
8	person would have made, to the extent that the decision the
9	protected person would have made can be ascertained.
-0	SECTION 8. IC 30-4-3-3, AS AMENDED BY P.L.51-2014
.1	SECTION 20 IS AMENDED TO READ AS FOLLOWS (EFFECTIVE

JULY 1, 2016]: Sec. 3. (a) Except as provided in the terms of the trust



1	and subject to subsection (c), a trustee has the power to perform
2	without court authorization, except as provided in sections 4(b) and
3	5(a) of this chapter, every act necessary or appropriate for the purposes
4	of the trust including, by way of illustration and not of limitation, the
5	following powers:
6	(1) The power to:
7	(A) deal with the trust estate;
8	(B) buy, sell, or exchange and convey or transfer all property
9	(real, personal, or mixed) for cash or on credit and at public or
0	private sale with or without notice; and
1	(C) invest and reinvest the trust estate.
2	(2) The power to receive additions to the assets of the trust.
3	(3) The power to acquire an undivided interest in a trust asset in
4	which the trustee, in any trust capacity, holds an undivided
5	interest.
6	(4) The power to manage real property in every way, including:
7	(A) the adjusting of boundaries;
8	(B) erecting, altering, or demolishing buildings;
9	(C) dedicating of streets, alleys, or other public uses;
20	(D) subdividing;
21	(E) developing;
22 23 24 25	(F) obtaining vacation of plats;
23	(G) granting of easements and rights-of-way;
24	(H) partitioning;
	(I) entering into party wall agreements; and
26	(J) obtaining title insurance for trust property.
27	(5) The power to:
28	(A) grant options concerning disposition of trust property,
.9	including the sale of covered security options; and
0	(B) take options for acquisition of trust property, including the
1	purchase back of previously sold covered security options.
2	(6) The power to enter into a lease as lessor or lessee, with or
3	without option to renew.
4	(7) The power to enter into arrangements for exploration and
5	removal of minerals or other natural resources and enter into a
6	pooling or unitization agreement.
7	(8) The power to continue the operation or management of any
8	business or other enterprise placed in trust.
9	(9) The power to:
0	(A) borrow money, to be repaid from trust property or
-1	otherwise; and
-2	(B) encumber, mortgage, pledge, or grant a security interest in



1	trust property in connection with the exercise of any power.
2	(10) The power to:
3	(A) advance money for the benefit of the trust estate and for all
4	expenses or losses sustained in the administration of the trust;
5	and
6	(B) collect any money advanced, without interest or with
7	interest, at no more than the lowest rate prevailing when
8	advanced.
9	(11) The power to prosecute or defend actions, claims, or
10	proceedings for the protection of:
1	(A) trust property; and
12	(B) the trustee in the performance of the trustee's duties.
13	(12) The power to:
14	(A) pay or contest any claim;
15	(B) settle a claim by or against the trust by compromise or
16	arbitration; and
17	(C) abandon or release, totally or partially, any claim
18	belonging to the trust.
19	(13) The power to insure the:
20	(A) trust estate against damage or loss; and
21	(B) trustee against liability with respect to third persons.
22	(14) The power to pay taxes, assessments, and other expenses
22 23 24 25	incurred in the:
24	(A) acquisition, retention, and maintenance of the trust
25	property; and
26	(B) administration of the trust.
27	(15) The power to:
28	(A) vote securities, in person or by a general or special proxy;
29	(B) hold the securities in the name of a nominee if the trustee
30	is a corporate trustee; and
31	(C) effect or approve, and deposit securities in connection
32	with, any change in the form of the corporation, including:
33	(i) dissolution;
34	(ii) liquidation;
35	(iii) reorganization;
36	(iv) acquisition; and
37	(v) merger.
38	(16) The power to employ persons, including:
39	(A) attorneys;
10	(B) accountants;
11	(C) investment advisors; and
12	(D) agents;



1	to advise and assist the trustee in the performance of the trustee's
2	duties.
3	(17) The power to effect distribution of property in cash, in kind,
4	or partly in cash and partly in kind, in divided or undivided
5	interests.
6	(18) The power to execute and deliver all instruments necessary
7	or appropriate to accomplishing or facilitating the exercise of the
8	trustee's powers.
9	(19) With respect to an interest in a proprietorship, partnership,
10	limited liability company, business trust, corporation, or another
11	form of business or enterprise, the power to:
12	(A) continue the business or enterprise; and
13	(B) take any action that may be taken by shareholders,
14	members, or property owners, including:
15	(i) merging;
16	(ii) dissolving; or
17	(iii) changing the form of business organization or
18	contributing additional capital.
19	(20) With respect to possible liability for violation of
20	environmental law, the power to:
21	(A) inspect or investigate property:
22	(i) the trustee holds or has been asked to hold; or
23	(ii) owned or operated by an organization in which the
24	trustee holds an interest or has been asked to hold an
25	interest;
26	to determine the application of environmental law with respect
27	to the property;
28	(B) take action to prevent, abate, or remedy an actual or
29	potential violation of an environmental law affecting property
30	held directly or indirectly by the trustee before or after the
31	assertion of a claim or the initiation of governmental
32	enforcement;
33	(C) decline to accept property into the trust or disclaim any
34	power with respect to property that is or may be burdened with
35	liability for violation of environmental law;
36	(D) compromise claims against the trust that may be asserted
37	for an alleged violation of environmental law; and
38	(E) pay the expense of any inspection, review, abatement, or
39	remedial action to comply with environmental law.
40	(21) The power to exercise elections with respect to federal, state,
41	and local taxes.
42	(22) The power to select a mode of payment under any employee



1	benefit plan or retirement plan, annuity, or life insurance payable
2	to the trustee and exercise rights under the plan, annuity, or
3	insurance, including the right to:
4	(A) indemnification:
5	(i) for expenses; and
6	(ii) against liabilities; and
7	(B) take appropriate action to collect the proceeds.
8	(23) The power to make loans out of trust property, including
9	loans to a beneficiary on terms and conditions the trustee
10	determines fair and reasonable under the circumstances. The
1	trustee has a lien on future distributions for repayment of the
12	loans.
13	(24) The power to pledge trust property to guarantee loans made
14	by others to the beneficiary on terms and conditions the trustee
15	considers to be fair and reasonable under the circumstances. The
16	trustee has a lien on future distributions for repayment of the
17	loans.
18	(25) The power to:
19	(A) appoint a trustee to act in another jurisdiction with respec
20	to trust property located in the other jurisdiction;
21	(B) confer on the appointed trustee all the appointing trustee's
	powers and duties;
22 23 24 25	(C) require the appointed trustee to furnish security; and
24	(D) remove the appointed trustee.
25	(26) With regard to a beneficiary who is under a legal disability
26	or whom the trustee reasonably believes is incapacitated, the
27	power to pay an amount distributable to the beneficiary by:
28	(A) paying the amount directly to the beneficiary;
29	(B) applying the amount for the beneficiary's benefit;
30	(C) paying the amount to the beneficiary's guardian;
31	(D) paying the amount to the beneficiary's custodian under
32	IC 30-2-8.5 to create a custodianship or custodial trust;
33	(E) paying the amount to an adult relative or another persor
34	having legal or physical care or custody of the beneficiary to
35	be expended on the beneficiary's behalf, if the trustee does no
36	know of a guardian, custodian, or custodial trustee; or
37	(F) managing the amount as a separate fund on the
38	beneficiary's behalf, subject to the beneficiary's continuing
39	right to withdraw the distribution.
10	(27) The power to:
1 1	(A) combine at least two (2) trusts into one (1) trust; or
12	(B) divide one (1) trust into at least two (2) trusts;



- after notice to the qualified beneficiaries, if the result does not impair the rights of any beneficiary or adversely affect achievement of the purposes of the trust.
- (b) Any act under subsection (a)(4), an option under subsection (a)(5), a lease under subsection (a)(6), an arrangement under subsection (a)(7), and an encumbrance, mortgage, pledge, or security interest under subsection (a)(9) may be for a term either within or extending beyond the term of the trust.
- (c) In acquiring, investing, reinvesting, exchanging, retaining, selling, and managing property for any trust, the trustee thereof shall exercise the judgment and care required by IC 30-4-3.5. Within the limitations of the foregoing standard, the trustee is authorized to acquire and retain every kind of property, real, personal, or mixed, and every kind of investment, including specifically, but without in any way limiting the generality of the foregoing, bonds, debentures, and other corporate obligations, stocks, preferred or common, and real estate mortgages, which persons of prudence, discretion, and intelligence acquire or retain for their own account, and within the limitations of the foregoing standard, the trustee is authorized to retain property properly acquired, without limitation as to time and without regard to its suitability for original purchase. Within the limitations of the foregoing standard, the trustee is authorized to sell covered security options and to purchase back previously sold covered security options.
- (d) If a distribution of particular trust assets is to be made to two (2) or more beneficiaries entitled to receive fractional shares in those assets, the trustee may distribute the particular assets without distributing to each beneficiary a pro rata share of each asset. However, the trustee shall:
 - (1) distribute to each beneficiary a pro rata share of the total fair market value of all of the particular assets as of the date of distribution; and
 - (2) cause the distribution to result in a fair and equitable division among the beneficiaries of capital gain or loss on the assets.
- (e) If the trust is terminated or partially terminated, the trustee may send to the beneficiaries a proposal for distribution. If the proposal for distribution informs the beneficiary that the beneficiary:
 - (1) has a right to object to the proposed distribution; and
 - (2) must object not later than thirty (30) days after the proposal for distribution was sent;

the right of the beneficiary to object to the proposed distribution terminates if the beneficiary fails to notify the trustee of an objection within the time limit set forth in subdivision (2).



1	(f) When any real or personal property subject to a lien (as defined
2	by IC 29-1-17-9(a)) is specifically distributable, the distributee shall
3	take the property subject to the lien unless the terms of the trust provide
4	expressly or by necessary implication that the lien be otherwise paid.
5	If:
6	(1) an event occurs that makes the property distributable; and
7	(2) the holder of a lien on the property receives payment on a
8	claim based upon the obligation secured by the lien;
9	the property subject to the lien shall be charged with the reimbursement
10	to the trust of the amount of the payment for the benefit of the
11	beneficiaries entitled to the distribution, unless the terms of the trust
12	provide expressly or by necessary implication that the payment be
13	charged against the residue of the trust estate.
14	(g) For purposes of subsection (f), a general directive or authority
15	in the trust for payment of debts does not imply an intent that the
16	distribution of property subject to a lien be made free from the lien.
17	(h) IC 32-39-2-8, IC 32-39-2-9, and IC 32-39-2-10 apply to the
18	right of a trustee acting under a trust to access:
19	(1) the content of an electronic communication (as defined in
20	IC 32-39-1-6);
21	(2) a catalogue of electronic communications (as defined in
22	IC 32-39-1-5); or
23	(3) any other digital asset (as defined in IC 32-39-1-10).
24	SECTION 9. IC 30-5-2-2.3 IS ADDED TO THE INDIANA CODE
25	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
26	1, 2016]: Sec. 2.3. "Catalogue of electronic communications" has
27	the meaning set forth in IC 32-39-1-5.
28	SECTION 10. IC 30-5-2-2.7 IS ADDED TO THE INDIANA CODE
29	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
30	1, 2016]: Sec. 2.7. "Content of an electronic communication" has
31	the meaning set forth in IC 32-39-1-6.
32	SECTION 11. IC 30-5-2-3.5 IS ADDED TO THE INDIANA CODE
33	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
34	1, 2016]: Sec. 3.5. "Digital asset" has the meaning set forth in
35	IC 32-39-1-10.
36	SECTION 12. IC 30-5-3-8 IS ADDED TO THE INDIANA CODE
37	AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
38	1, 2016]: Sec. 8. (a) IC 32-39-2-6 applies to the right of an attorney
39	in fact to access the content of an electronic communication of the
40	principal.
41	(b) IC 32-39-2-7 applies to the right of an attorney in fact to



access:

1	(1) a catalogue of electronic communications sent or received
2	by the principal; and
3	(2) a digital asset in which the principal has a right or interest
4	other than:
5	(A) the information described in subsection (a); or
6	(B) a digital asset described in subdivision (1).
7	SECTION 13. IC 30-5-5-14.5 IS ADDED TO THE INDIANA
8	CODE AS A NEW SECTION TO READ AS FOLLOWS
9	[EFFECTIVE JULY 1, 2016]: Sec. 14.5. (a) Language conferring
10	general authority with respect to electronic records, reports, and
11	statements authorizes the attorney in fact to do the following:
12	(1) Gain access to any computer, storage device, network,
13	communications device, or other computing machinery that
14	the principal owns, leases, or otherwise has license to access.
15	(2) Gain access to any user account the principal maintains
16	with an online service provider.
17	(3) Access, retrieve, copy, or store:
18	(A) the content of an electronic communication of the
19	principal;
20	(B) a catalogue of electronic communications sent or
21	received by the principal; or
22	(C) any other digital asset in which the principal has a
23 24	right or interest.
24	(4) Perform any act in connection with the preparation,
25	execution, filing, storage, or other use of electronic records,
26	reports, and statements of or concerning the principal's
27	affairs that the attorney in fact may perform in connection
28	with the preparation, execution, filing, storage, or other use of
29	written records, reports, and statements of or concerning the
30	principal's affairs.
31	(b) The powers described in this section are exercisable equally
32	with respect to electronic records, reports, or statements of or
33	concerning the affairs of the principal at the time of the giving of
34	the power of attorney or are created after that time, whether
35	arising in Indiana or in another jurisdiction.
36	SECTION 14. IC 32-39 IS ADDED TO THE INDIANA CODE AS
37	A NEW ARTICLE TO READ AS FOLLOWS [EFFECTIVE JULY 1,
38	2016]:
39	ARTICLE 39. REVISED UNIFORM FIDUCIARY ACCESS
40	TO DIGITAL ASSETS ACT
41	Chapter 1. Application and Definitions
42	Sec. 1. (a) This article applies to the following:



1	(1) A fiduciary acting under a will or power of attorney
2	regardless of when the will or power of attorney was executed
3	(2) A personal representative acting for a decedent, regardless
4	of the date of death of the decedent.
5	(3) A guardianship proceeding, regardless of when the
6	guardianship proceeding commenced or whether the
7	guardianship proceeding is pending.
8	(4) A trustee acting under a trust, regardless of when the trus
9	was created.
10	(b) This article applies to a custodian that carries, maintains
11	processes, receives, or stores a digital asset of a user if the user:
12	(1) resides in Indiana; or
13	(2) resided in Indiana at the time of the user's death.
14	(c) This article does not apply to a digital asset of an employer
15	used by an employee in the ordinary course of the employer's
16	business.
17	Sec. 2. As used in this article, "account" means an arrangemen
18	under a terms-of-service agreement in which a custodian carries
19	maintains, processes, receives, or stores a digital asset of the user
20	or provides goods or services to the user.
21	Sec. 3. As used in this article, "attorney in fact" includes an
22	attorney in fact granted authority under a durable power of
23	attorney or a nondurable power of attorney.
24	Sec. 4. As used in this article, "carries" means engages in the
25	transmission of an electronic communication.
26	Sec. 5. As used in this article, "catalogue of electronic
27	communications" means information that identifies each person
28	with which a user has had an electronic communication, the time
29	and date of the communication, and the electronic address of the
30	person.
31	Sec. 6. As used in this article, "content of an electronic
32	communication" means information concerning the substance of
33	meaning of the communication that:
34	(1) has been sent or received by a user;
35	(2) is in electronic storage by a custodian providing an
36	electronic communication service to the public or is carried or
37	maintained by a custodian providing a remote computing
38	service to the public; and
39	(3) is not readily accessible to the public.
40	Sec. 7. As used in this article, "court" means:
41	(1) a circuit court;



2016

(2) a superior court;

1	(3) a probate court; or
2	(4) a juvenile court.
3	Sec. 8. As used in this article, "custodian" means a person tha
4	carries, maintains, processes, receives, or stores a digital asset o
5	a user.
6	Sec. 9. As used in this article, "designated recipient" means
7	person chosen by a user using an online tool to administer digita
8	assets of the user.
9	Sec. 10. As used in this article, "digital asset" means an
0	electronic record in which an individual has a right or interest. The
1	term does not include an underlying asset or liability unless the
2	asset or liability is itself an electronic record.
3	Sec. 11. As used in this article, "electronic" means relating to
4	technology having electrical, digital, magnetic, wireless, optical
5	electromagnetic, or similar capabilities.
6	Sec. 12. As used in this article, "electronic communication" ha
7	the meaning set forth in 18 U.S.C. 2510(12).
8	Sec. 13. As used in this article, "electronic communication
9	service" means a custodian that provides to a user the ability to
0.0	send or receive an electronic communication.
1	Sec. 14. As used in this article, "fiduciary" means:
22	(1) an attorney in fact;
22 23 24	(2) a guardian;
24	(3) a personal representative; or
25	(4) a trustee.
26	The term includes an additional or successor attorney in fact
27	guardian, personal representative, or trustee as well as an origina
28	attorney in fact, guardian, personal representative, or trustee.
.9	Sec. 15. As used in this article, "guardian" means a person
0	appointed by a court to manage the estate of a living individual
1	The term includes a limited guardian.
2	Sec. 16. As used in this article, "information" means data, text
3	images, videos, sounds, codes, computer programs, software
4	databases, or the like.
5	Sec. 17. As used in this article, "online tool" means an electronic
6	service provided by a custodian that allows the user, in an
7	agreement distinct from the terms-of-service agreement between
8	the custodian and user, to provide directions for disclosure of
9	nondisclosure of digital assets to a third person.
0.	Sec. 18. As used in this article, "person" means:
-1	(1) an individual;
-2	(2) an estate;



1	(3) a business or nonprofit entity;
2	(4) a public corporation;
3	(5) a government or subdivision, agency, or instrumentality of
4	a government; or
5	(6) another legal entity.
6	Sec. 19. As used in this article, "personal representative" means
7	an executor, an administrator, a special administrator, or a person
8	that performs substantially the same function as an executor
9	administrator, or special administrator under the law of Indiana
10	other than this article.
11	Sec. 20. As used in this article, "power of attorney" means a
12	record that grants an attorney in fact authority to act in the place
13	of a principal.
14	Sec. 21. As used in this article, "principal" means an individual
15	who grants authority to an attorney in fact in a power of attorney
16	Sec. 22. As used in this article, "protected person" means an
17	individual for whom a guardian has been appointed. The term
18	includes an individual for whom an application for the
19	appointment of a guardian is pending.
20	Sec. 23. As used in this article, "record" means information that
21	is inscribed on a tangible medium or that is stored in an electronic
22	or other medium and is retrievable in perceivable form.
23	Sec. 24. As used in this article, "remote computing service"
24	means a custodian that provides to a user computer processing
25	services or the storage of digital assets by means of an electronic
26	communications system, as defined in 18 U.S.C. 2510(14).
27	Sec. 25. As used in this article, "terms-of-service agreement"
28	means an agreement that controls the relationship between a user
29	and a custodian.
30	Sec. 26. As used in this article, "trustee" means a fiduciary with
31	legal title to property under an agreement or declaration that
32	creates a beneficial interest in another. The term includes a
33	successor trustee.
34	Sec. 27. As used in this article, "user" means a person that has
35	an account with a custodian.
36	Sec. 28. As used in this article, "will" includes a codicil, a
37	testamentary instrument that only appoints an executor, and an
38	instrument that revokes or revises a testamentary instrument.
39	Chapter 2. Fiduciary's Access to Digital Assets
40	Sec. 1. (a) A user may use an online tool to direct the custodian
41	that carries maintains processes receives or stores the user's



digital assets:

1	(1) to disclose; or
2	(2) not to disclose;
3	some or all of the user's digital assets, including the content of
4	electronic communications. If the online tool allows the user to
5	modify or delete a direction at all times, a direction by a user to the
6	custodian regarding disclosure through use of an online tool
7	overrides a contrary direction by the user in a will, trust, power of
8	attorney, or other record.
9	(b) If a user has not used an online tool to give a direction under
10	subsection (a) or if the custodian has not provided an online tool,
11	the user, in a will, trust, power of attorney, or other record, may:
12	(1) allow; or
13	(2) prohibit;
14	disclosure to a fiduciary of some or all of the user's digital assets,
15	including the content of electronic communications sent or received
16	by the user.
17	(c) A user's:
18	(1) direction through the use of an online tool under
19	subsection (a); or
20	(2) provision in a will, trust, power of attorney, or other
21	record under subsection (b);
22	overrides a contrary provision in a terms-of-service agreement that
23	does not require the user to act affirmatively and distinctly from
24	the user's assent to the terms of service.
25	Sec. 2. (a) This article does not change or impair a right of:
26	(1) a custodian; or
27	(2) a user;
28	under a terms-of-service agreement to access and use digital assets
29	of the user.
30	(b) This article does not give a fiduciary any new or expanded
31	rights other than the rights held by the user:
32	(1) for whom the fiduciary acts;
33	(2) who is represented by the fiduciary; or
34	(3) whose estate the fiduciary represents or acts for.
35	(c) A fiduciary's access to a user's digital assets may be modified
36	or eliminated:
37	(1) by the user;
38	(2) by federal law; or
39	(3) by a terms-of-service agreement;
40	if the user has not given a direction under section 1(a) of this
41	chapter or allowed or prohibited disclosure through a will, trust,
42	power of attorney, or other record under section 1(b) of this



1	chapter.
2	Sec. 3. (a) When disclosing digital assets of a user under this
3	chapter, the custodian, at the custodian's sole discretion, may:
4	(1) grant a fiduciary or designated recipient full access to the
5	user's account;
6	(2) grant a fiduciary or designated recipient partial access to
7	the user's account sufficient to perform the tasks with which
8	the fiduciary or designated recipient is charged; or
9	(3) provide a fiduciary or designated recipient a copy of a
0	record of any digital asset that, on the date on which the
1	custodian received the request for disclosure, the user could
2	have accessed if the user:
3	(A) were alive;
4	(B) had full capacity; and
5	(C) had access to the account.
6	(b) A custodian may assess a reasonable administrative charge
7	for the cost of disclosing digital assets under this chapter.
8	(c) A custodian need not disclose under this chapter a digital
9	asset that has been deleted by a user.
0.	(d) Subject to subsection (e), if:
21	(1) a user directs a custodian to disclose to a fiduciary or
22 23 24	designated recipient; or
23	(2) a fiduciary or designated recipient requests disclosure by
	a custodian of;
25	some, but not all, of the user's digital assets under this chapter, the
26	custodian need not disclose the digital assets if segregation of the
27	digital assets would impose an undue burden on the custodian.
28	(e) If a custodian believes that a direction or request for the
9	disclosure of some but not all of a user's digital assets as described
0	in subsection (d) would impose an undue burden on the custodian,
1	the custodian or fiduciary may seek an order from a court for the
2	custodian:
3	(1) to disclose:
4	(A) a subset of the user's digital assets limited by date of
5	the user's digital assets;
6	(B) all of the user's digital assets; or
8	(C) none of the user's digital assets; to the fiduciary or designated recipient; or
9	(2) to disclose all of the user's digital assets to the court for
.0	(2) to disclose all of the user's digital assets to the court for review in camera.
1	Sec. 4. If a deceased user consented to, or a court directs,
2	disclosure of the contents of electronic communications of the user,
_	discussure of the contents of circul onic communications of the user,



1	the custodian shall disclose to the personal representative of the
2	estate of the user the content of an electronic communication sen
3	or received by the user if the personal representative gives the
4	custodian the following:
5	(1) A written request for disclosure in physical or electronic
6	form.
7	(2) A certified or authenticated copy of the death certificate of
8	the user.
9	(3) A copy of the letters (as defined in IC 29-1-1-3(a)(17)) of
10	the personal representative or of the order of no supervision
11	or order of unsupervised administration issued to the
12	personal representative under IC 29-1-7.5.
13	(4) Unless the user provided direction using an online tool, a
14	copy of the user's will, trust, power of attorney, or other
15	record evidencing the user's consent to disclosure of the
16	content of electronic communications.
17	(5) If requested by the custodian:
18	(A) a number, username, address, or other unique
19	subscriber identifier or account identifier assigned by the
20	custodian to identify the user's account;
21	(B) evidence linking the account to the user; or
22	(C) a finding by the court that:
23	(i) the user had a specific account with the custodian
24	identifiable by the information specified in clause (A);
25	(ii) disclosure of the content of electronic
26	communications of the user would not violate 18 U.S.C
27	2701 et seq., 47 U.S.C. 222, or other applicable law;
28	(iii) unless the user provided direction using an online
29	tool, the user consented to disclosure of the content of
30	electronic communications; or
31	(iv) disclosure of the content of electronic
32	communications of the user is reasonably necessary for
33	administration of the user's estate.
34	Sec. 5. Unless the user prohibited disclosure of the user's digita
35	assets or a court directs otherwise, a custodian shall disclose to the
36	personal representative of the estate of a deceased user a catalogue
37	of electronic communications sent or received by the user and
38	digital assets, other than the content of electronic communications
39	of the user, if the personal representative gives the custodian:
40	(1) a written request for disclosure in physical or electronic
41	form;

(2) a certified or authenticated copy of the death certificate of



42

1	the user;
2	(3) a copy of the letters (as defined in IC 29-1-1-3(a)(17)) of
3	the personal representative or of the order of no supervision
4	or order of unsupervised administration issued to the
5	personal representative under IC 29-1-7.5; or
6	(4) if requested by the custodian:
7	(A) a number, username, address, or other unique
8	subscriber identifier or account identifier assigned by the
9	custodian to identify the user's account;
10	(B) evidence linking the account to the user;
11	(C) an affidavit stating that disclosure of the user's digital
12	assets is reasonably necessary for administration of the
13	user's estate; or
14	(D) a finding by the court that:
15	(i) the user had a specific account with the custodian,
16	identifiable by the information specified in clause (A); or
17	(ii) disclosure of the user's digital assets is reasonably
18	necessary for administration of the user's estate.
19	Sec. 6. To the extent that a power of attorney expressly grants
20	an attorney in fact authority over the content of electronic
21	communications sent or received by the principal, and unless
22	directed otherwise by the principal or a court, a custodian shall
23	disclose to the principal's attorney in fact the content of the
24	electronic communications of the principal if the attorney in fact
24 25 26	gives the custodian:
26	(1) a written request for disclosure of the electronic
27	communications in physical or electronic form;
28	(2) an original or copy of the power of attorney expressly
29	granting the attorney in fact authority over the content of
30	electronic communications of the principal;
31	(3) a certification by the attorney in fact, under penalty of
32	perjury, that the power of attorney is in effect; and
33	(4) if requested by the custodian:
34	(A) a number, username, address, or other unique
35	subscriber identifier or account identifier assigned by the
36	custodian to identify the principal's account; or
37	(B) evidence linking the account to the principal.
38	Sec. 7. Unless otherwise ordered by a court, directed by the
39	principal, or provided by a power of attorney, a custodian shall
10	disclose to an attorney in fact having specific authority over the
11	principal's digital assets or general authority to act on behalf of the

principal a catalogue of electronic communications sent or received



42

1	by the principal and the digital assets, other than the content of
2	electronic communications, of the principal if the attorney in fact
3	gives the custodian:
4	(1) a written request for disclosure of the catalogue of
5	electronic communications and the digital assets in physical
6	or electronic form;
7	(2) an original or a copy of the power of attorney giving the
8	attorney in fact specific authority over the principal's digita
9	assets or general authority to act on behalf of the principal;
10	(3) a certification by the attorney in fact, under penalty of
11	perjury, that the power of attorney is in effect; and
12	(4) if requested by the custodian:
13	(A) a number, username, address, or other unique
14	subscriber identifier or account identifier assigned by the
15	custodian to identify the principal's account; or
16	(B) evidence linking the account to the principal.
17	Sec. 8. Unless otherwise ordered by a court or provided in the
18	trust, a custodian shall disclose to a trustee that is an original user
19	of an account any digital asset of the account that is held in trust
20	including:
21	(1) a catalogue of electronic communications of the trustee
22	and
23	(2) the content of the electronic communications of the
24	trustee.
25	Sec. 9. Unless otherwise ordered by a court, directed by the user
26	or provided in the trust, a custodian shall disclose to a trustee that
27	is not an original user of an account the content of an electronic
28	communication sent or received by an original user or a successor
29	user and carried, maintained, processed, received, or stored by the
30	custodian in the account of the trust if the trustee gives the
31	custodian:
32	(1) a written request for disclosure of the content of the
33	electronic communication in physical or electronic form;
34	(2) a certified copy of the trust instrument or a certification of
35	the trust under IC 30-4-4-5 that includes consent to disclosure
36	to the trustee of the content of electronic communications
37	carried, maintained, processed, received, or stored in the
38	account of the trust;
39	(3) a certification by the trustee, under penalty of perjury
40	that the trust exists and the trustee is a currently acting
41	trustee of the trust; and
42	(4) if requested by the custodian:



1	(A) a number, username, address, or other unique
2	subscriber identifier or account identifier assigned by the
3	custodian to identify the trust's account; or
4	(B) evidence linking the account to the trust.
5	Sec. 10. Unless otherwise ordered by the court, directed by the
6	user, or provided in the trust, a custodian shall disclose, to a trustee
7	that is not an original user of the account, a catalogue of electronic
8	communications sent or received by an original user or successor
9	user and stored, carried, or maintained by the custodian in an
10	account of the trust and any digital assets, other than the content
11	of electronic communications, in which the trust has a right or
12	interest if the trustee gives the custodian:
13	(1) a written request for disclosure of the catalogue of
14	electronic communications and digital assets in physical or
15	electronic form;
16	(2) a certified copy of the trust instrument or a certification of
17	the trust under IC 30-4-4-5;
18	(3) a certification by the trustee, under penalty of perjury,
19	that the trust exists and the trustee is a currently acting
20	trustee of the trust; and
21	(4) if requested by the custodian:
22	(A) a number, username, address, or other unique
23	subscriber identifier or account identifier assigned by the
24	custodian to identify the trust's account; or
25	(B) evidence linking the account to the trust.
26	Sec. 11. (a) After an opportunity for a hearing under IC 29-3, a
27	court may grant a guardian access to the digital assets of the
28	protected person.
29	(b) Unless otherwise ordered by a court or directed by the user,
30	a custodian shall disclose to a guardian the catalogue of electronic
31	communications sent or received by the protected person and any
32	digital assets, other than the content of electronic communications,
33	in which the protected person has a right or interest if the guardian
34	gives the custodian:
35	(1) a written request for disclosure of the catalogue of
36	electronic communications and the digital assets in physical
37	or electronic form;
38	(2) a certified copy of the court order giving the guardian
39	authority over the digital assets of the protected person; and
40	(3) if requested by the custodian:
41	(A) a number, username, address, or other unique
42	subscriber identifier or account identifier assigned by the



1	custodian to identify the account of the protected person;
2	or
3	(B) evidence linking the account to the protected person.
4	(c) A guardian with general authority to manage the assets of a
5	protected person may, for good cause, request that the custodian
6	of the digital assets of the protected person suspend or terminate
7	an account of the protected person. A request made under this
8	subsection must be accompanied by a certified copy of the court
9	order giving the guardian authority over the protected person's
0	property.
1	Sec. 12. (a) The legal duties imposed on a fiduciary charged with
2	managing tangible property, including:
3	(1) the duty of care;
4	(2) the duty of loyalty; and
5	(3) the duty of confidentiality;
6	also apply to a fiduciary charged with managing digital assets.
7	(b) A fiduciary's authority with respect to a digital asset of a
8	user:
9	(1) except as otherwise provided in section 1 of this chapter,
0.	is subject to the applicable terms of service;
21	(2) is subject to other applicable law, including copyright law;
	(3) is limited by the scope of the fiduciary's duties; and
22	(4) may not be used to impersonate the user.
.4	(c) A fiduciary with authority over the property of a decedent,
25	protected person, principal, or settlor has the right to access any
26	digital asset:
27	(1) in which the decedent, protected person, principal, or
28	settlor had a right or interest; and
9	(2) that is not held by a custodian or subject to a
0	terms-of-service agreement.
1	(d) A fiduciary acting within the scope of the fiduciary's duties
2	is an authorized user of the property of the decedent, protected
3	person, principal, or settlor for the purpose of applicable computer
4	fraud and unauthorized computer access laws, including
5	IC 24-4.8-2, IC 24-5-22, IC 35-43-1-7, IC 35-43-1-8, IC 35-43-2-3,
6	and IC 35-45-13.
7	(e) A fiduciary with authority over the tangible, personal
8	property of a decedent, protected person, principal, or settlor:
9	(1) has the right to access the property and any digital asset
0	stored in the property; and
-1	(2) is an authorized user for the purpose of computer fraud
-2	and unauthorized computer access laws, including



1	IC 24-4.8-2, IC 24-5-22, IC 35-43-2-3, and IC 35-45-13.
2	(f) A custodian may disclose information in an account to a
3	fiduciary of the user when the information is required to terminate
4	an account used to access digital assets licensed to the user.
5	(g) A fiduciary of a user may request that a custodian terminate
6	the user's account. A request for termination must be in writing, in
7	either physical or electronic form, and must be accompanied by:
8	(1) if the user is deceased, a certified or authenticated copy of
9	the death certificate of the user;
10	(2) a copy of:
11	(A) the letters (as defined in IC 29-1-1-3(a)(17)) of the
12	personal representative or of the order of no supervision or
13	order of unsupervised administration issued to the
14	personal representative under IC 29-1-7.5;
15	(B) the court order;
16	(C) the power of attorney; or
17	(D) the trust;
18	giving the fiduciary authority over the account; and
19	(3) if requested by the custodian:
20	(A) a number, username, address, or other unique
21	subscriber identifier or account identifier assigned by the
22	custodian to identify the user's account;
23	(B) evidence linking the account to the user; or
24	(C) a finding by the court that the user had a specific
25	account with the custodian, identifiable by the information
26	specified in clause (A).
27	Sec. 13. (a) Not more than sixty (60) days after receipt of the
28	information required under sections 4 through 11 of this chapter,
29	a custodian shall comply with a request under this chapter from a
30	fiduciary or designated recipient for:
31	(1) the disclosure of digital assets; or
32	(2) the termination of an account.
33	If the custodian fails to comply with the request, the fiduciary or
34	designated recipient may apply to a court for an order directing
35	compliance.
36	(b) An order directing compliance for which a fiduciary or
37	designated recipient applies under subsection (a) must contain a
38	finding that compliance is not in violation of 18 U.S.C. 2702.
39	(c) A custodian may notify a user that a request for disclosure
40	of the user's digital assets or to terminate an account of the user
41	has been made under this chapter.

(d) A custodian may deny a request under this chapter from a



42

1	fiduciary or designated recipient for disclosure of digital assets or
2	to terminate an account if the custodian is aware of any lawful
3	access to the account that occurs after the custodian's receipt of the
4	request.
5	(e) This chapter does not limit a custodian's ability to obtain, or
6	to require a fiduciary or designated recipient requesting the
7	disclosure of digital assets or the termination of an account under
8	this chapter to obtain, a court order that:
9	(1) specifies that the account belongs to the protected person
10	or principal;
11	(2) specifies that there is sufficient consent from the protected
12	person or principal to support the requested disclosure; and
13	(3) contains a finding required by law other than this chapter.
14	(f) A custodian and its officers, employees, and agents are
15	immune from liability for an act done or omission made in good
16	faith in compliance with this chapter.
17	Sec. 14. In applying and construing this chapter, consideration
18	must be given to the need to promote uniformity of the law with
19	respect to its subject matter among states that enact the Revised
20	Uniform Fiduciary Access to Digital Assets Act.
21	Sec. 15. This chapter:
22	(1) modifies, limits, or supersedes the Electronic Signatures in
23	Global and National Commerce Act, 15 U.S.C. 7001 et seq.;
24	but
25	(2) does not:
26	(A) modify, limit, or supersede Section 101(c) of the
27	Electronic Signatures in Global and National Commerce
28	Act, 15 U.S.C. 7001(c); or
29	(B) authorize electronic delivery of any of the notices
30	described in Section 103(b) of the Electronic Signatures in
31	Global and National Commerce Act, 15 U.S.C. 7003(b).
32	SECTION 15. IC 34-30-2-140.4 IS ADDED TO THE INDIANA
33	CODE AS A NEW SECTION TO READ AS FOLLOWS
34	[EFFECTIVE JULY 1, 2016]: Sec. 140.4. IC 32-39-2-13(f)
35	(Concerning an act done or omission made in good faith in
36	compliance with the Revised Uniform Fiduciary Access to Digital



Assets Act).