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Just In Case Handbook

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JUST IN CASE HANDBOOK

Understanding how to protect the people and things you've worked hard for throughout your life is essential.

While no one ever plans to become sick or disabled, preparing for the future can make a significant difference in the event of an emergency or at the end of life.

Planning ahead provides peace of mind, ensures that your wishes are respected, and reduces the emotional and financial burden on your loved ones. Keeping important documents and information organised just in case circumstances change.

By taking proactive steps now, you can protect your legacy, ensure continuity, and provide comfort to those who matter most.

How you create or store your information depends on your personal preferences, and it may involve a combination of digital and physical documents. The following document can help guide you through this process by listing the relevant information and indicating where any physical documents are stored. This ensures that everything is organised and easily accessible when needed.

Having this information documented and stored securely can provide a sense of preparedness and ease for you and your loved ones, helping them navigate through life's transitions more smoothly.

Going forward, reviewing the file on an annual basis should be sufficient to keep everything up to date. Be sure to tell someone about its existence. There is little point in going to the effort of creating such a folder if no one knows where to find it or how to access it.

Whether you share the information with a trusted family member, friend, or your legal representative, ensure they know:

- Where the file is stored, whether it's a physical folder, digital vault, or password manager.
- How to access it, including any necessary passwords, keys, or security protocols.
- What to do with the information, especially in the event of an emergency or major life change.

This communication ensures that all your hard work organising important documents will be useful when it's needed most.

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Information to include in a Just In Case folder:

Personal Details

Name		
Date		
Maiden / Previous / Alias names		
Gender		
Date of Birth		
Place of Birth		
Marital Status		
National Insurance / Tax / Residency Numbers		
Full Address		

Essentials

Type	Details
Power of attorney	
Organ donation	
Executor of estate	
Burial/cremation wishes	
Funeral wishes (locations, songs, etc)	
Post funeral ashes / memorial wishes	

Professional Services Contact Details

Type	Company	Name	Phone	Email
Financial Adviser				
Doctor				
Solicitor				
Accountant				
Veterinarian				

Social Contact Details to Contact

Relationship	Name	Location	Phone	Email

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Birth, Marriage, Divorce and Identification Documents

Type	Document Location
Personal birth certificate	
Marriage certificate	
Divorce papers	
Birth certificate/adoption papers for minor children	
Will/Testament (include details of who created it)	
Instruction letter	
Passport (include passport number)	
Driving Licence (include driving licence number)	

Health Care and Life Insurance

Type	Provider	Policy	Document Location
Health care			
Life insurance			
Employer death in service benefits			

Key Residency Dates

Details	Address / Country	Date
Start of living at current address		
Start of living at previous address		
Start of current country residency		
Start of previous country residency		
Date of first residing in UK		
Date of leaving UK		
Notes (detail an outline of your residency history to help with UK residency rules)		

Bank Accounts, Credit Cards and Safety Deposit Boxes

Type	Provider	Provider Location	Account Number	Owner

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Property

Type	Address	Purchase Date	Purchase Value	Current Value	Rental Income

Pensions, Investments, Trusts and State Pension

Including Stock certificates, brokerage accounts, investment platform details, online investment account details, holdings of premium bonds, government bonds, investment bonds etc

Type	Provider	Provider Phone number	Provider Location	Account Number	Owner

Income Sources, Benefits and Employment (especially for income that your family might be familiar with)

Source of income	Detail

Assets and Accounting

Type	Document / Physical Location
Property, land and cemetery deeds	
Timeshare ownership	
Vehicle ownership documents (include vehicle registration numbers)	
Partnership and corporate operating/ownership agreements (including offshore companies)	
Proof of loans made	
Tax return or accounts	
Valued possessions	

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Liabilities (mortgages, loans, etc)

Type	Provider	Provider Location	Account Number	Owner

Expenses (so they can be maintained if necessary or cancelled if not)

Type	Provider	Payment frequency and type
Mortgage		
Loans		
Rent		
Utilities (gas / electric)		
Water		
Internet		
TV Licence		
TV Subscriptions		
Landline		
Mobile phone		
Vehicle Insurance		
Property Insurance		
Life Insurance		
Council Tax		
Communal fees		
Other subscriptions		

Tell Us Once

Tell Us Once is a service that lets you report a death to most government organisations in one go.

You can use Tell Us Once if the person who died **was living in England, Scotland or Wales**. This includes if the person died while they were **abroad temporarily**, for example on a holiday or business trip.

https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

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Digital Accounts

Setting up your digital accounts so that your loved ones can access them in case you're unable to is an important part of modern estate planning. Some platforms allow you to designate a legacy contact who can manage or close your account after your death. Examples include:

- Facebook: You can assign a legacy contact to manage your account or memorialise it.
- Google: Use Google's Inactive Account Manager to give someone access after a certain period of inactivity.
- Apple: Use Digital Legacy to allow loved ones access to your Apple account after death.

If you are detailing passwords ensure you keep a **physical copy** of your digital accounts and instructions in a secure place, such as a **safe deposit box** or **encrypted external drive**. Ensure that a trusted individual knows where this backup is located and how to access it.

When sharing social media passwords, you should only share them with people you trust, and you should use strong, unique passwords. You should also enable two-factor authentication (2FA).

Rules for sharing passwords

- **Use unique passwords**: Use a different, strong password for each account.
- **Use a password manager**: A password manager can help you create and store strong, unique passwords.
- **Enable 2FA**: 2FA adds an extra layer of security by requiring you to confirm your login with a code sent to your phone.
- **Only share with trusted people**: Sharing your password with the wrong person can lead to lost ownership of the account.
- **Make sure the devices are secure**: If you share your password with someone who uses it on a device that isn't secure, your password could get exposed.

Why sharing passwords is not recommended

- Reusing passwords can make all of your accounts vulnerable.
- Passwords that are similar to each other are easier for hackers to figure out.

Computers and Mobile Phones

Providing access to your computer or mobile phone by sharing its password or PIN can be a sensitive matter and should only be done under specific circumstances and with individuals you trust implicitly. While there are scenarios where sharing your password or PIN could be beneficial, it's crucial to approach this with caution as you will most likely be allowing access to sensitive personal data.

Reasons for Sharing Your Password or PIN:

1. **Emergency Access:** If you are incapacitated or unreachable, a trusted person may need access to medical information, emergency contacts, or other critical data stored on your device.
2. **Shared Management:** In familial or caregiving contexts, sharing access can help ensure smooth coordination for schedules, finances, or other shared responsibilities.

Risks Involved:

1. **Privacy Breach:** Your device may contain sensitive personal data, including messages, financial details, and passwords.
2. **Misuse of Information:** Even a trusted individual might inadvertently access or misuse confidential information.
3. **Security Compromise:** If the password or PIN is shared and falls into the wrong hands, it can lead to unauthorized access.

Best Practices:

1. **Trust Carefully:** Only share your password or PIN with individuals you trust completely and have a good reason to access your device.
2. **Backup Sensitive Data:** Ensure critical information is securely backed up elsewhere, reducing reliance on immediate device access.

In summary, while sharing your computer password or mobile PIN can be helpful, it's essential to weigh the risks and implement safeguards to protect your data and privacy.

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Photos

Ensuring your photos are stored in a way that your loved ones can access them is a crucial part of digital estate planning. Here are some options and best practices to consider:

1. Cloud Storage

Services like Google Photos, Apple iCloud, Dropbox, or Microsoft OneDrive allow you to store and organize photos securely online. Set up shared albums or grant access permissions.

2. Local Storage

Use external hard drives or USB drives to back up photos. Store these in a safe and accessible location, such as a fireproof safe. Label the storage devices clearly and provide guidance on where they can be found.

3. Physical Backup

Consider printing important photos or creating photo books. These can serve as tangible keepsakes and don't rely on technology. Include photo storage details in your will or estate plan, specifying how and who should manage your digital assets.

Tips for Security and Accessibility:

- **Organize Photos**: Regularly sort and label photos to make them easy to locate.
- **Backup**: Maintain multiple backups (cloud and local) to protect against loss.

Taking these steps ensures that your cherished memories are preserved and easily accessible to your loved ones.

Digital Accounts, Mobile Phones Tablets, Computers and Photos

Type	Instruction
Google	
Apple ID	
Facebook	
LinkedIn	
Instagram	
X (Twitter)	
TikTok	
Amazon	
Skype	
Pinterest	
Snap Chat	
Computer / Laptop	
Tablet	
Mobile phone	
Photos	

Contact us.

By taking proactive steps now, you can protect your legacy, ensure continuity, and provide comfort to those who matter most.

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