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A bill to be entitled An act relating to digital assets; providing a directive to the Division of Law Revision and Information; creating s. 740.001, F.S.; providing a short title; creating s. 740.002, F.S.; defining terms; creating s. 740.003, F.S.; authorizing a user to use an online tool to allow a custodian to disclose digital assets to a designated recipient or to prohibit a custodian from disclosing digital assets under certain circumstances; providing that specified user's direction overrides a contrary provision in a terms-of-service agreement under certain circumstances; creating s. 740.004, F.S.; providing construction; authorizing the modification of a fiduciary's or designated recipient's access to digital assets under certain circumstances; creating s. 740.005, F.S.; providing procedures for the disclosure of digital assets; creating s. 740.006, F.S.; requiring a custodian to disclose the content of electronic communications of a deceased user under certain circumstances; creating s. 740.007, F.S.; requiring a custodian to disclose other digital assets of a deceased user under certain circumstances; creating s. 740.008, F.S.; requiring a custodian to disclose the content of electronic communications of a principal under certain circumstances; creating s.

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740.009, F.S.; requiring a custodian to disclose other digital assets of a principal under certain circumstances; creating s. 740.01, F.S.; requiring a custodian to disclose to a trustee who is the original user the digital assets held in trust under certain circumstances; creating s. 740.02, F.S.; requiring a custodian to disclose to a trustee who is not the original user the content of electronic communications held in trust under certain circumstances; creating s. 740.03, F.S.; requiring a custodian to disclose to a trustee who is not the original user other digital assets under certain circumstances; creating s. 740.04, F.S.; authorizing the court to grant a guardian the right to access a ward's digital assets under certain circumstances; requiring a custodian to disclose to a guardian a specified catalog of electronic communications and specified digital assets of a ward under certain circumstances; creating s. 740.05, F.S.; imposing fiduciary duties; providing for the rights and responsibilities of certain fiduciaries; creating s. 740.06, F.S.; requiring compliance of a custodian; providing construction; providing for immunity from liability for a custodian and its officers, employees, and agents acting in good faith in complying with their duties; creating s. 740.07, F.S.; providing construction; creating s.

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53 740.08, F.S.; providing applicability; creating s. 740.09, F.S.; providing severability; providing an 54 55 effective date. 56 57 Be It Enacted by the Legislature of the State of Florida: 58 59 Section 1. The Division of Law Revision and Information is directed to create chapter 740, Florida Statutes, consisting of 60 61 ss. 740.001-740.09, Florida Statutes, to be entitled "Fiduciary 62 Access to Digital Assets." 63 Section 2. Section 740.001, Florida Statutes, is created 64 to read: 740.001 Short title.-This chapter may be cited as the 65 66 "Florida Fiduciary Access to Digital Assets Act." Section 3. Section 740.002, Florida Statutes, is created 67 68 to read: 69 740.002 Definitions.—As used in this chapter, the term: 70 (1) "Account" means an arrangement under a terms-of-71 service agreement in which the custodian carries, maintains, 72 processes, receives, or stores a digital asset of the user or 73 provides goods or services to the user. 74 "Agent" means a person that is granted authority to 75 act for a principal under a durable or nondurable power of 76 attorney, whether denominated an agent, an attorney in fact, or 77 otherwise. The term includes an original agent, a co-agent, and 78 a successor agent.

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(3)	"Carries"	means	to	engage	in	the	transmission	of
electronic	communica	ations	<u>.</u>					

- (4) "Catalog of electronic communications" means information that identifies each person with which a user has had an electronic communication, the time and date of the communication, and the electronic address of the person.
- (5) "Content of an electronic communication" means information concerning the substance or meaning of the communication which:
  - (a) Has been sent or received by a user;
- (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.
  - (6) "Court" means a circuit court of this state.
- (7) "Custodian" means a person that carries, maintains, processes, receives, or stores a digital asset of a user.
- (8) "Designated recipient" means a person chosen by a user through an online tool to administer digital assets of the user.
- (9) "Digital asset" means an electronic record in which an individual has a right or interest. The term does not include an underlying asset or liability unless the asset or liability is itself an electronic record.
- (10) "Electronic" means relating to technology having electrical, digital, magnetic, wireless, optical,

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105 electromagnetic, or similar capabilities.

- (11) "Electronic communication" has the same meaning as provided in 18 U.S.C. s. 2510(12).
- (12) "Electronic communication service" means a custodian that provides to a user the ability to send or receive an electronic communication.
- (13) "Fiduciary" means an original, additional, or successor personal representative, guardian, agent, or trustee.
- (14) "Guardian" means a person who is appointed by the court as guardian of the property of a minor or an incapacitated individual. The term includes an original guardian, a coguardian, and a successor guardian, as well as a person appointed by the court as an emergency temporary guardian of the property.
- (15) "Information" means data, text, images, videos, sounds, codes, computer programs, software, databases, or the like.
- (16) "Online tool" means an electronic service provided by a custodian which allows the user, in an agreement distinct from the terms-of-service agreement between the custodian and user, to provide directions for disclosure or nondisclosure of digital assets to a third person.
- (17) "Person" means an individual, estate, trust, business or nonprofit entity, public corporation, government or governmental subdivision, agency, or instrumentality, or other legal entity.

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(18) "Personal representative" means the fiduciary
appointed by the court to administer the estate of a deceased
individual pursuant to letters of administration or an order
appointing a curator or administrator ad litem for the estate.
The term includes an original personal representative, a
copersonal representative, and a successor personal
representative, as well as a person who is entitled to receive
and collect a deceased individual's property pursuant to an
order of summary administration issued pursuant to chapter 735.
(19) "Power of attorney" means a record that grants an
agent authority to act in the place of a principal pursuant to
chapter 709.
(20) "Principal" means an individual who grants authority
to an agent in a power of attorney.
(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 a user computer processing services or the storage
of digital assets by means of an electronic communications
system as defined in 18 U.S.C. s. 2510(14).
(23) "Terms-of-service agreement" means an agreement that
controls the relationship between a user and a custodian.

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property under an agreement, declaration, or trust instrument

that creates a beneficial interest in the settlor or other

(24) "Trustee" means a fiduciary that holds legal title to

157 persons. The term includes an original trustee, a cotrustee, and 158 a successor trustee. 159 "User" means a person that has an account with a 160 custodian. 161 (26)"Ward" means an individual for whom a guardian has 162 been appointed. 163 (27)"Will" means an instrument admitted to probate, 164 including a codicil, executed by an individual in the manner 165 prescribed by the Florida Probate Code, which disposes of the 166 individual's property on or after his or her death. The term 167 includes an instrument that merely appoints a personal 168 representative or revokes or revises another will. 169 Section 4. Section 740.003, Florida Statutes, is created to read: 170 740.003 User direction for disclosure of digital assets.-171 172 (1) A user may use an online tool to direct the custodian 173 to disclose to a designated recipient or not to disclose some or 174 all of the user's digital assets, including the content of 175 electronic communications. If the online tool allows the user to 176 modify or delete a direction at all times, a direction regarding 177 disclosure using an online tool overrides a contrary direction 178 by the user in a will, trust, power of attorney, or other 179 record. 180 (2) If a user has not used an online tool to give 181 direction under subsection (1) or if the custodian has not 182 provided an online tool, the user may allow or prohibit

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disclosure to a fiduciary of some or all of the user's digital assets, including the content of electronic communications sent or received by the user, in a will, trust, power of attorney, or other record.

- (3) A user's direction under subsection (1) or subsection (2) overrides a contrary provision in a terms-of-service agreement that does not require the user to act affirmatively and distinctly from the user's assent to the terms of service.
- Section 5. Section 740.004, Florida Statutes, is created to read:
  - 740.004 Terms-of-service agreement preserved.—
  - (1) This chapter does not change or impair a right of a custodian or a user under a terms-of-service agreement to access and use the digital assets of the user.
  - (2) This chapter does not give a fiduciary or a designated recipient any new or expanded rights other than those held by the user for whom, or for whose estate or trust, the fiduciary or a designated recipient acts or represents.
  - (3) A fiduciary's or designated recipient's access to digital assets may be modified or eliminated by a user, by federal law, or by a terms-of-service agreement if the user has not provided direction under s. 740.003.
  - Section 6. Section 740.005, Florida Statutes, is created to read:
    - 740.005 Procedure for disclosing digital assets.-
    - (1) When disclosing the digital assets of a user under

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this chapter, the custodian may, at its sole discretion:

- (a) Grant a fiduciary or designated recipient full access to the user's account;
- (b) Grant a fiduciary or designated recipient partial access to the user's account sufficient to perform the tasks with which the fiduciary or designated recipient is charged; or
- (c) Provide a fiduciary or designated recipient a copy in a record of any digital asset that, on the date the custodian received the request for disclosure, the user could have accessed if the user were alive and had full capacity and access to the account.
- (2) A custodian may assess a reasonable administrative charge for the cost of disclosing digital assets under this chapter.
- (3) A custodian is not required to disclose under this chapter a digital asset deleted by a user.
- (4) If a user directs or a fiduciary requests a custodian to disclose under this chapter some, but not all, of the user's digital assets to the fiduciary or a designated recipient, the custodian is not required to disclose the assets if segregation of the assets would impose an undue burden on the custodian. If the custodian believes the direction or request imposes an undue burden, the custodian or the fiduciary may seek an order from the court to disclose:
  - (a) A subset limited by date of the user's digital assets;
  - (b) All of the user's digital assets to the fiduciary or

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235	designated recipient, or to the court for review in chambers; or
236	(c) None of the user's digital assets.
237	Section 7. Section 740.006, Florida Statutes, is created
238	to read:
239	740.006 Disclosure of content of electronic communications
240	of deceased user.—If a deceased user consented to or a court
241	directs the disclosure of the content of electronic
242	communications of the user, the custodian shall disclose to the
243	personal representative of the estate of the user the content of
244	an electronic communication sent or received by the user if the
245	personal representative gives to the custodian:
246	(1) A written request for disclosure which is in physical
247	or electronic form;
248	(2) A certified copy of the death certificate of the user;
249	(3) A certified copy of the letters of administration, the
250	order authorizing a curator or administrator ad litem, the order
251	of summary administration issued pursuant to chapter 735, or
252	other court order;
253	(4) Unless the user provided direction using an online
254	tool, a copy of the user's will, trust, power of attorney, or
255	other record evidencing the user's consent to disclosure of the
256	content of electronic communications; and
257	(5) If requested by the custodian:
258	(a) A number, username, address, or other unique
259	subscriber or account identifier assigned by the custodian to
260	identify the user's account;

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(b) Evidence linking the account to the user; or

261

262	(c) A finding by the court that:
263	1. The user had a specific account with the custodian,
264	identifiable by information specified in paragraph (a);
265	2. Disclosure of the content of electronic communications
266	of the user would not violate 18 U.S.C. ss. 2701 et seq., 47
267	U.S.C. s. 222, or other applicable law;
268	3. Unless the user provided direction using an online
269	tool, the user consented to disclosure of the content of
270	electronic communications; or
271	4. Disclosure of the content of electronic communications
272	of the user is reasonably necessary for the administration of
273	the estate.
274	Section 8. Section 740.007, Florida Statutes, is created
275	to read:
276	740.007 Disclosure of other digital assets of deceased
277	userUnless a user prohibited disclosure of digital assets or
278	the court directs otherwise, a custodian shall disclose to the
279	personal representative of the estate of a deceased user a
280	catalog of electronic communications sent or received by the
281	user and digital assets of the user, except the content of
282	electronic communications, if the personal representative gives
283	to the custodian:
284	(1) A written request for disclosure which is in physical
285	or electronic form;
286	(2) A certified copy of the death certificate of the user;

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287	(3) A certified copy of the letters of administration, the
288	order authorizing a curator or administrator ad litem, the order
289	of summary administration issued pursuant to chapter 735, or
290	other court order; and
291	(4) If requested by the custodian:
292	(a) A number, username, address, or other unique
293	subscriber or account identifier assigned by the custodian to
294	identify the user's account;
295	(b) Evidence linking the account to the user;
296	(c) An affidavit stating that disclosure of the user's
297	digital assets is reasonably necessary for the administration of
298	the estate; or
299	(d) An order of the court finding that:
300	1. The user had a specific account with the custodian,
301	identifiable by information specified in paragraph (a); or
302	2. Disclosure of the user's digital assets is reasonably
303	necessary for the administration of the estate.
304	Section 9. Section 740.008, Florida Statutes, is created
305	to read:
306	740.008 Disclosure of content of electronic communications
307	of principal.—To the extent a power of attorney expressly grants
308	an agent authority over the content of electronic communications
309	sent or received by the principal and unless directed otherwise
310	by the principal or the court, a custodian shall disclose to the
311	agent the content if the agent gives to the custodian:
312	(1) A written request for disclosure which is in physical

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313	or electronic form;
314	(2) An original or copy of the power of attorney expressly
315	granting the agent authority over the content of electronic
316	communications of the principal;
317	(3) A certification by the agent, under penalty of
318	perjury, that the power of attorney is in effect; and
319	(4) If requested by the custodian:
320	(a) A number, username, address, or other unique
321	subscriber or account identifier assigned by the custodian to
322	identify the principal's account; or
323	(b) Evidence linking the account to the principal.
324	Section 10. Section 740.009, Florida Statutes, is created
325	to read:
326	740.009 Disclosure of other digital assets of principal.—
327	Unless otherwise ordered by the court, directed by the
328	principal, or provided by a power of attorney, a custodian shall
329	disclose to an agent with specific authority over the digital
330	assets or with general authority to act on behalf of the
331	principal a catalog of electronic communications sent or
332	received by the principal, and digital assets of the principal,
333	except the content of electronic communications, if the agent
334	gives the custodian:
335	(1) A written request for disclosure which is in physical
336	or electronic form;
337	(2) An original or a copy of the power of attorney which
338	gives the agent specific authority over digital assets or

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339	general authority to act on behalf of the principal;
340	(3) A certification by the agent, under penalty of
341	perjury, that the power of attorney is in effect; and
342	(4) If requested by the custodian:
343	(a) A number, username, address, or other unique
344	subscriber or account identifier assigned by the custodian to
345	identify the principal's account; or
346	(b) Evidence linking the account to the principal.
347	Section 11. Section 740.01, Florida Statutes, is created
348	to read:
349	740.01 Disclosure of digital assets held in trust when
350	trustee is the original user.—Unless otherwise ordered by the
351	court or provided in a trust, a custodian shall disclose to a
352	trustee that is an original user of an account any digital asset
353	of the account held in trust, including a catalog of electronic
354	communications of the trustee and the content of electronic
355	communications.
356	Section 12. Section 740.02, Florida Statutes, is created
357	to read:
358	740.02 Disclosure of content of electronic communications
359	held in trust when trustee is not the original userUnless
360	otherwise ordered by the court, directed by the user, or
361	provided in a trust, a custodian shall disclose to a trustee
362	that is not an original user of an account the content of an
363	electronic communication sent or received by an original or
364	successor user and carried, maintained, processed, received, or

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stored by the custodian in the account of the trust if the trustee gives the custodian:

- (1) A written request for disclosure which is in physical or electronic form;
- (2) A certified copy of the trust instrument, or a certification of trust under s. 736.1017, which includes consent to disclosure of the content of electronic communications to the trustee;
- (3) A certification by the trustee, under penalty of perjury, that the trust exists and that the trustee is a currently acting trustee of the trust; and
  - (4) If requested by the custodian:

- (a) A number, username, address, or other unique subscriber or account identifier assigned by the custodian to identify the trust's account; or
- (b) Evidence linking the account to the trust.

  Section 13. Section 740.03, Florida Statutes, is created to read:
- 740.03 Disclosure of other digital assets held in trust when trustee is not the original user.—Unless otherwise ordered by the court, directed by the user, or provided in a trust, a custodian shall disclose to a trustee that is not an original user of an account, a catalog of electronic communications sent or received by an original or successor user and stored, carried, or maintained by the custodian in an account of the trust and any digital assets in which the trust has a right or

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391	interest, other than the content of electronic communications,
392	if the trustee gives the custodian:
393	(1) A written request for disclosure which is in physical
394	or electronic form;
395	(2) A certified copy of the trust instrument, or a
396	certification of trust under s. 736.1017;
397	(3) A certification by the trustee, under penalty of
398	perjury, that the trust exists and that the trustee is a
399	currently acting trustee of the trust; and
400	(4) If requested by the custodian:
401	(a) A number, username, address, or other unique
402	subscriber or account identifier assigned by the custodian to
403	identify the trust's account; or
404	(b) Evidence linking the account to the trust.
405	Section 14. Section 740.04, Florida Statutes, is created
406	to read:
407	740.04 Disclosure of digital assets to guardian of ward
408	(1) After an opportunity for a hearing under chapter 744,
409	the court may grant a guardian access to the digital assets of a
410	ward.
411	(2) Unless otherwise ordered by the court or directed by
412	the user, a custodian shall disclose to a guardian the catalog
413	of electronic communications sent or received by the ward and
414	any digital assets in which the ward has a right or interest,
415	other than the content of electronic communications, if the
110	

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± ⊥ /	(a) A written request for discrosure which is in physical
118	or electronic form;
119	(b) A certified copy of letters of plenary guardianship of
120	the property or the court order that gives the guardian
121	authority over the digital assets of the ward; and
122	(c) If requested by the custodian:
123	1. A number, username, address, or other unique subscriber
124	or account identifier assigned by the custodian to identify the
125	ward's account; or
126	2. Evidence linking the account to the ward.
127	(3) A guardian with general authority to manage the
128	property of a ward may request a custodian of the digital assets
129	of the ward to suspend or terminate an account of the ward for
130	good cause. A request made under this section must be
131	accompanied by a certified copy of the court order giving the
132	guardian authority over the ward's property.
133	Section 15. Section 740.05, Florida Statutes, is created
134	to read:
135	740.05 Fiduciary duty and authority
136	(1) The legal duties imposed on a fiduciary charged with
137	managing tangible property apply to the management of digital
138	assets, including:
139	(a) The duty of care;
140	(b) The duty of loyalty; and
141	(c) The duty of confidentiality.
142	(2) A fiduciary's or designated recipient's authority with

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443	respect to a digital asset of a user:
444	(a) Except as otherwise provided in s. 740.003, is subject
445	to the applicable terms-of-service agreement;
446	(b) Is subject to other applicable law, including
447	copyright law;
448	(c) In the case of a fiduciary, is limited by the scope of
449	the fiduciary's duties; and
450	(d) May not be used to impersonate the user.
451	(3) A fiduciary with authority over the tangible personal
452	property of a decedent, ward, principal, or settlor has the
453	right to access any digital asset in which the decedent, ward,
454	principal, or settlor had or has a right or interest and that is
455	not held by a custodian or subject to a terms-of-service
456	agreement.
457	(4) A fiduciary acting within the scope of the fiduciary's
458	duties is an authorized user of the property of the decedent,
459	ward, principal, or settlor for the purpose of applicable
460	computer fraud and unauthorized computer access laws, including
461	under chapter 815.
462	(5) A fiduciary with authority over the tangible personal
463	property of a decedent, ward, principal, or settlor:
464	(a) Has the right to access the property and any digital
465	asset stored in it; and
466	(b) Is an authorized user for the purpose of computer
167	froud and unouthorized computer access lava including under

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469	(6) A custodian may disclose information in an account to
470	a fiduciary of the user when the information is required to
471	terminate an account used to access digital assets licensed to
472	the user.
473	(7) A fiduciary of a user may request a custodian to
474	terminate the user's account. A request for termination must be
475	in writing, in paper or electronic form, and accompanied by:
476	(a) If the user is deceased, a certified copy of the death
477	certificate of the user;
478	(b) A certified copy of the letters of administration; the
479	order authorizing a curator or administrator ad litem; the order
480	of summary administration issued pursuant to chapter 735; or the
481	court order, power of attorney, or trust giving the fiduciary
482	authority over the account; and
483	(c) If requested by the custodian:
484	1. A number, username, address, or other unique subscriber
485	or account identifier assigned by the custodian to identify the
486	<pre>user's account;</pre>
487	2. Evidence linking the account to the user; or
488	3. A finding by the court that the user had a specific
489	account with the custodian, identifiable by the information
490	specified in subparagraph 1.
491	Section 16. Section 740.06, Florida Statutes, is created
492	to read:
493	740.06 Custodian compliance and immunity.

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Not later than 60 days after receipt of the

CODING: Words  $\frac{\text{stricken}}{\text{stricken}}$  are deletions; words  $\frac{\text{underlined}}{\text{ore}}$  are additions.

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information required under ss. 740.006-740.04, a custodian shall comply with a request under this chapter from a fiduciary or designated recipient to disclose digital assets or terminate an account. If the custodian fails to comply, the fiduciary or designated recipient may apply to the court for an order directing compliance.

- (2) An order under subsection (1) directing compliance must contain a finding that compliance is not in violation of 18 U.S.C. s. 2702.
- (3) A custodian may notify a user that a request for disclosure or to terminate an account was made under this chapter.
- (4) A custodian may deny a request under this chapter from a fiduciary or designated recipient for disclosure of digital assets or to terminate an account if the custodian is aware of any lawful access to the account following the receipt of the fiduciary's request.
- (5) This chapter does not limit a custodian's ability to obtain or require a fiduciary or designated recipient requesting disclosure or termination under this chapter to obtain a court order that:
- (a) Specifies that an account belongs to the ward or principal;
- (b) Specifies that there is sufficient consent from the ward or principal to support the requested disclosure; and
  - (c) Contains a finding required by a law other than this

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521	<pre>chapter.</pre>
522	(6) A custodian and its officers, employees, and agents
523	are immune from liability for an act or omission done in good
524	faith in compliance with this chapter.
525	Section 17. Section 740.07, Florida Statutes, is created
526	to read:
527	740.07 Relation to Electronic Signatures in Global and
528	National Commerce Act.—This chapter modifies, limits, and
529	supersedes the Electronic Signatures in Global and National
530	Commerce Act, 15 U.S.C. ss. 7001 et seq., but does not modify,
531	limit, or supersede s. 101(c) of that act, 15 U.S.C. s. 7001(c),
532	or authorize electronic delivery of any of the notices described
533	in s. 103(b) of that act, 15 U.S.C. s. 7003(b).
534	Section 18. Section 740.08, Florida Statutes, is created
535	to read:
536	740.08 Applicability.—
537	(1) Subject to subsection (3), this chapter applies to:
538	(a) A fiduciary acting under a will, trust, or power of
539	attorney executed before, on, or after July 1, 2016;
540	(b) A personal representative acting for a decedent who
541	died before, on, or after July 1, 2016;
542	(c) A guardian appointed through a guardianship
543	proceeding, whether pending in a court or commenced before, on,
544	or after July 1, 2016; and
545	(d) A trustee acting under a trust created before, on, or
546	after July 1, 2016.

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	(2)	)	This	chapter	a a	plies	to	a	custo	odian	if	the	user	
resid	des	in	this	state	or	reside	ed	in	this	state	at	the	time	of
the ı	ıseı	:'s	deat	<u>h.</u>										

- (3) This chapter does not apply to a digital asset of an employer used by an employee in the ordinary course of the employer's business.
- Section 19. Section 740.09, Florida Statutes, is created to read:
- 740.09 Severability.—If any provision of this chapter or its application to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of this chapter which can be given effect without the invalid provision or application, and to this end the provisions of this chapter are severable.
  - Section 20. This act shall take effect July 1, 2016.

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