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YouDeparted takes care of the day-to-day details

MARIAN BOND

RENO GAZETTE-JOURNAL

Posted: 9/18/2007

STORY CHAT(read or post comments)

Just when you think you've heard everything, along comes www.YouDeparted.com. It's a company with a service that goes beyond the traditional will and living trust where you can designate how your assets will be distributed and who will be the beneficiaries.

YouDeparted.com is a Web site established by Incline Village resident Collin Harris and his son, Nick, where one can establish an account for a yearly fee and spell out the more day-to-day activities related to your life, thus assisting your loved ones and heirs to carry on and sort out even the smallest matters after your demise.

YouDeparted is a product of Bio Pac Inc., a Nevada corporation owned by Collin Harris.

Harris said it took the pair several months to launch the company, which started in June.

They now have more than 10,000 accounts worldwide, and interest continues.

"In 2000, my own father passed away after a very brief illness," Collin Harris said. "We all realized that we had no specific instructions from him on small things, like where to find the safe deposit boxes and where he wanted to be buried, or where to locate a key for a locked desk drawer.

"There was a living trust, but many other questions we had to deal with were not specified.

"Then more recently, I read about a 63-year-old man who was killed in a traffic accident. That got me going. I talked to my son, and we started working on how to offer a service using the Internet." Harris said they developed numerous templates that an individual account holder can select from.

"We based these on estate planning books," Harris said. "We found questions to include that you would never have thought of."

Account holders pay a yearly fee based on the service and the amount of space required to detail the information. The basic plan is \$9.95 a year. The most popular plan is \$29.95 a year, and a more deluxe plan with more space runs \$79.95 each year.

Customers apply on the Web site and a credit card payment is established. Initially, there is a 14-day delay before the credit card is charged in case the customer changes his or her mind.

The company has several security safeguards for each account, Harris said. There is a user name, a password name, and a secret key phrase, and this information is shared with only those named by the account holder.

As an example, Harris said that on his account, he designated his lawyer, his wife and his children to have access to this information.

If one person tried to access the account without cooperation by the other individuals, an e-mail is sent to the owner of the account. Upon the death of the owner, a five-day delay is automatic, providing yet another safeguard.

YouDeparted.com backs up its data daily, and the owners replace their computers' hard drives every year.

"My brother Charles, who lives in Thailand, really found the service to be important," Harris said. "He happens to own property in San Francisco and he has some storage lockers. He said that if he died suddenly, nobody would know anything about those storage lockers.

"This is what our service is all about. You can set up ways to take care of some day-to-day matters. You can get organized."

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PROVIDED TO THE RENO GAZETTE-JOURNAL

Collin Harris of Incline Village started YouDeparted.com with his son, Nick, earlier this year. The Internet service goes beyond a will and living trust.

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Wayne McClelland, also of Incline Village, heard about the service as he is an acquaintance of Harris.

"I looked up the site and decided to subscribe," McClelland said. "I uploaded all my legal documents. I'm a mechanical engineer, and to me, it's important to have all those documents in a safe and secure place. Not at risk of being lost. I liked having things like the combination to the safe in our home recorded, so someone would not have to search for a scrap of paper with that information.

"I was also surprised at how thorough the templates were. I didn't find anything they had not covered in the program."

Harris is no stranger to the Web; he has been a computer programmer since 1973.

"I'm an entrepreneur. I've had two different businesses on the Web, and I started an automotive software management company as well," he said. "My son, Nick, has been doing Web design for a long time. Just like a lot of young people these days."

Story Chat

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