

# Emergency Playbook & Inheritance

Ensure recoverability of funds under duress or incapacity and provide heirs with a safe, verifiable access path.

- Documented contact roster (legal counsel, executor, technical custodian).
- Sealed instructions and location maps stored separately from the seeds.
- Legal artifacts: will, POA, beneficiary forms as applicable.

- 1) Define trigger events (medical, legal, travel exposure) and the response tree.
- 2) Prepare sealed instruction packets for heirs with high-level guidance—not raw seeds.
- 3) Use time-locks or 2 of 3 multisig such that no single party can unilaterally move funds.
- 4) Conduct an annual tabletop exercise with a test wallet; verify each step on hardware.
- 5) Record evidence of successful recovery and update gaps immediately.

- Beware of social engineering by ‘trusted’ insiders—separate duties and use quorum approvals.
- Don’t store legal documents and seeds in the same site; avoid single-site catastrophes.
- Encrypt sensitive diagrams and keep access logs for instruction packets.

- **Coldcard** for air-gapped key generation
- **Nunchuk** for multisig inheritance workflows
- Fireproof safes; offsite storage; tamper-evident seals

Annual inheritance drill; semiannual review of contact roster; verify legal documents remain current to jurisdiction.