

## A CHECKLIST OF WHAT TO DO WHEN SOMEONE HAS DIED

*This list is for information only and may not be comprehensive. It does not constitute legal advice and is not intended to provide specific advice about your particular situation.*

### INITIAL STEPS

- Obtain a minimum of six **proof of death certificates** from your Funeral Provider
- Determine who is the executor or administrator of estate
- Make a record of all decisions made, steps taken and financial transactions
- Locate and secure estate assets and safety deposit box. Confirm adequate insurance is in place
- Notify all beneficiaries
- Protect business interests

### GOVERNMENT

- Call Service Canada at 1-800-622-6232 to notify of death and receive information regarding Canada Pension Plan Death benefit, Survivors Pension and Children's Benefit  
<http://www.servicecanada.gc.ca/fi-if/index.jsp?app=prfl&frm=isp1200&lang=eng>
- Contact Passport Office to cancel deceased passport 1-800-567-6868. Mail (registered mail recommended) passport with letter and Proof of Death Certificate to Passport Canada, Foreign Affairs Canada, Gatineau, Quebec K1A 0G3 (1-800-567-6868). If you wish to keep passport cut corners to void
- Contact Citizenship & Immigration to cancel citizenship card/permanent residence card 1-822-242-2100
- Contact Canada Revenue Agency & cancel benefit payments in the name of the deceased 1-800-959-8281
  - Canada Child Tax benefit (CCTB) Universal Child Care Benefit (UCCB) – 1-800-387-1193
  - HST/GST 1-800-959-1953
- To cancel HST/GST Tax Credit and Ontario Trillium Benefit you will need to send a copy of the **Proof of Death Certificate** to Summerside Tax Centre, 275 Pope Rd, Summerside, PEI, C1N 6A2 (1-877-627-6645)
- If deceased was receiving veterans benefits, call Veterans Affairs Canada 1-800-522-2122
- Income Tax- A final return is required to be filed no later than April 30<sup>th</sup> of the year following the death or 6 months following the death, whichever is later. A **Proof of Death Certificate** is required along with all pertinent tax slips (T4, T4A, receipts, etc.)
- OHIP card must be returned with a **Proof of Death Certificate**, in person at a Service Ontario Office (call 1800-267-8097 to find nearest office), or by mail to The Ministry of Health and Long Term Care
- If the deceased held an active driver's license, it will need to be cancelled
- Transfer ownership of any vehicles to surviving spouse without a mechanic's certification of the vehicle. A small transfer fee will apply. If the ownership is to be transferred to anyone else, certification may be required before the vehicle is sold. You will need to go to the nearest Service Ontario office with the following documentation:
  - Proof of Death Certificate**
  - Legal Will or letters of probate
  - Signature of the executor(s) or next of kin
  - Vehicle ownership

## **INSURANCE**

- Notify the insurance company as soon as possible and they will send you all the forms required to process the claim. You will require a **Proof of Death Certificate**
- There may also be a policy through the employer or pension company
- If the deceased is named as beneficiary on your life insurance policy remember to change it to someone else.

## **FINANCIAL INSTITUTIONS**

*Be prepared to provide the financial Institutions with a Funeral Providers Proof of Death, the legal will or letters of probate. Funeral and related expenses may be released even though the account may be frozen. To release funds for the funeral expenses talk with the manager of the financial Institution.*

- Accounts (Bank, Credit Card and investments) held solely in the name of the deceased may be frozen for a period of time. Often the bank will advise that an estate account be set up to accommodate deposits and/or bills that need to be paid
- Safe Deposit Box may be opened by persons named on the safe or the executor(s) named in the will. Required: **Proof of Death Certificate**, legal will or letters of probate
- For mortgages and loans that are life insured outstanding monthly payments will stop. If not insured, then payments will continue to be withdrawn.
- Make an appointment with the financial advisor of the deceased for assistance in managing any **investments**.
- If the deceased is named as beneficiary on YOUR investments you will need to change.

## **GENERAL HOUSEKEEPING**

- Rental Property/Leases: the lease may need to be modified or cancelled.

*Other accounts that may require cancellation:*

- Cable, telephone, internet utility providers such as gas company, Hydro etc.
- Magazine and/or newspaper subscriptions
- Club/memberships
- Social Media Accounts (Facebook, Twitter, Instagram accounts)
- Send a letter with a **Proof of Death Certificate** to Elections Canada at 257 Slater St., Ottawa ON, K1A 0M6
- Mail (registered mail recommended) passport with letter and Proof of Death Certificate to Passport Canada, Foreign Affairs Canada, Gatineau, Quebec K1A 0G3 (1-800-567-6868). If you wish to keep passport cut corners to void
- To cancel a passport issued by another country, contact the consulate or embassy which represents that country.

## **Online Resources**

<http://www.servicecanada.gc.ca/eng/lifeevents/loss.shtml>

<https://www.ontario.ca/page/what-do-when-someone-dies>

<http://www.grievingtogether.ca/what-now/checklist/canada-info/>

<http://allontario.ca/2012/07/what-to-do-following-a-death/>

