

After A Death

After the death of a family member, you may be feeling overwhelmed with the many things that need to be attended to. This booklet was created in the hope that this information will be helpful to you in your decision-making.

Bereavement is a highly personal event, and many people go through a range of reactions and emotions. If you find you need more help than family and friends can provide, please call on community services for assistance; a list of bereavement resources can be found on the MGH Palliative Care Services website.

The Funeral

Following at death, as a first step, choose a funeral home. Funeral homes have staff on-call 24 hours a day. A list of funeral homes within the GTA can be found on the Palliative Care Services website. The funeral home will provide you with a Proof of Death Certificate which can be used when contacting government agencies, financial institutions and insurance companies.

Funeral directors are trained to assist people of all religious faiths. If you would like a religious service and you are not affiliated with a place of worship, the funeral director can arrange for clergy or a faith leader on your behalf for the funeral.

If your family member has already made arrangements before they died, contact the cemetery/funeral home and advise them of the death.

Things to consider when planning the funeral:

- Will the deceased be buried, cremated, or entombed?
- Will there be a commemorative service, and if so, where and when?
- Who should be asked to lead the service?
- What type of service will it be? Service details to consider:
 - Visitation period
 - Private service or open to all
 - Open or closed casket
 - Reception
 - Pallbearers
 - Music
 - Photos
 - Flowers
 - Scriptures
 - Eulogy
- Casket selection
- Arrangements for a headstone
- Clothing that the deceased will be buried or cremated in
- Prepare an obituary
- Decide if you would like a charity to receive donations in lieu of flowers

In order to make funeral arrangements, you may require the following:

- Social Insurance Number (card) of the deceased
- Name of the deceased's spouse
- Names of the deceased's father and mother
- Bank book(s) and proof of income such as cheque stubs
- Proof of citizenship, e.g. passport, landed immigrant status papers (if applicable)
- Birth Certificate
- Will
- Marriage Certificate

Documents you may require for other purposes:

- Insurance policies (if applicable)
- Deeds and Title to property
- Automobile title and registration papers
- Stock certificates
- Income tax forms
- Your I.D., if you are the person applying on behalf of the deceased
- Death Certificate- You can request a death certificate online at www.serviceontario.ca or contact the Office of Registrar General at 416-325-8305 or 1-800-461-2156

Arranging a Funeral Through Social Services

If the loss of your family member has left you in financial difficulty, contact your Municipal Social Services office.

Municipal Social Services provides financial assistance on behalf of deceased individuals who do not have sufficient funds in their estate to fully cover the cost of a basic funeral, burial, or cremation. To assess eligibility, the person responsible for making funeral arrangements can contact Funeral Services at **416-338-8888**. A caseworker will consider the financial situation of the deceased individual and his/her spouse (if applicable) at the time of death. If eligible, authorization will be issued directly to the funeral service provider/cemetery operator. Coverage is limited to approved services and rates. For further details, please click on this link: [Funerals and Burials – City of Toronto](#)

Financial Considerations

When someone dies, the Executor of the will normally sort out finances and distributes what's left according to the will. If your loved one has died without a will, the estate will be distributed according to the law. Please contact a lawyer for further advice.

Contact the following offices to find out eligibility for these financial benefits:

- Canada Pension Plan (CPP). If the deceased was receiving CPP, you may be eligible for:
 - [Death Benefit - Canada.ca](#)
 - [Survivor's Pension - Canada.ca](#)
 - [Benefits for children under 25 - Canada.ca](#)
- Veterans Affairs Canada:
 - [Last Post Fund – Last Post Fund](#)
 - [Death benefit - Veterans Affairs Canada](#)
 - [Survivor's pension - Veterans Affairs Canada](#)
 - [Income Replacement Benefit for survivors and orphans - Veterans Affairs Canada](#)

Whom to Notify

Telling people about the death of a loved one can be difficult and emotionally tiring. Here is a guideline of people to notify:

- Family and Friends
- Executor of the will
- Employer/colleagues
- Insurance companies (if applicable):
 - Life Insurance- To initiate the claim you will need the certificate of death or registered death certificate and a copy of the will. Survivor's life insurance policies naming the deceased as beneficiary should be changed immediately.
 - Car insurance
 - Home owner's and or/mortgage protection insurance
 - Supplementary Medical Insurance
- Bank and other financial institutions - arrange to meet with a representative as soon as possible to provide proof of death
- Canada Revenue Agency- Complete an income tax form for the deceased. If there is an Executor, the Executor has to file a final tax return to find out if the deceased owes any income tax. The CRA has a guide for the legal representative who has to file an income tax.
- Spiritual or Religious Leader
- Lawyer
- Creditors
- Department of Transport, Motor Vehicle Office
- Landlord/superintendent, Nursing Home, Long-term Care Facility, Retirement Home
- Contact the following offices to cancel benefits (if applicable):

- Canada Pension Plan (CPP)
- Veteran Affairs Canada/Veteran Affairs Disability Program Benefits
- Canada Child Tax Benefits
- Canada Saving Bonds
- Goods and Services Tax
- Old Age Security
- Guaranteed Annual Income System
- Ontario Disability Support Program
- Ontario Works
- Ontario Drug Benefits
- Ontario Savings Bonds

Tying Up Loose Ends

With so much on your mind, it is easy to miss something. This list may help remind you of other organizations that need to be contacted regarding your family member's death. It is important to remember that the process of settling an estate will take time and it is not necessary to accomplish all these tasks immediately.

- Cancel credit card accounts
- Pay all final bills
- Cancel telephone, internet, and/or TV service provider
- Return government documents
 - Return their passport with a copy of the death certificate to Passport Canada
 - Health Insurance Card and Driver's license. Send a copy of the death certificate, along with the cards cut in half to Service Ontario
- Terminate lease or arrange for a sublet of any rental property
- Make sure residence is secure
- Cancel newspaper and magazine subscriptions
- Contact utility companies: gas, electric, water
- Inform: Family doctor, dentist, optician, pharmacist and anyone else providing medical care
- Cancel club memberships
- Cancel gardening and/or snow clearance contracts
- Cancel library card
- Inform charities
- Inform organizations where they volunteered
- Arrange for care or adoption of pets
- Re-route mail

- Cancel email and website accounts

The members of the staff of Michael Garron Hospital would like to express their condolences. We hope this information has been helpful to you as you navigate this challenging time.