

What to Do When Someone Has Died

A Checklist

**This list is for information purposes only, may not be comprehensive and may contain outdated information.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

Initial Steps

- Obtain a death certificate
<http://www.servicecanada.gc.ca/eng/lifeevents/death/deathcertificate.shtml>
- Determine who is executor or administrator of estate
- Maintain a record of all decisions made, steps taken, and financial transactions
- Notify all beneficiaries
- Maintain detailed accounting of assets as well as receipts and disbursements during administration of the estate
- Locate estate assets and safety deposit box, if applicable
- Secure estate assets and ensure adequate insurance coverage is in place
- Protect business interests, if applicable

Canadian Government

- Call Service Canada to notify of the death and to obtain information regarding Canada Pension Plan Death Benefit 1-800-277-9914
http://www.servicecanada.gc.ca/eng/sc/cpp/answer_deathbenefit.shtml
- Contact Passport Canada to cancel deceased's passport (1-800-567-6868), if applicable
<http://www.ppt.gc.ca/support/faq.aspx?lang=eng&id=q550>
- Contact Citizenship and Immigration (CIC) Canada to cancel citizenship card/certificate or permanent resident card 1-888-242-2100, if applicable
- Cancel Secure Certificate of Indian Status (SCIS) by contacting Aboriginal Affairs and Northern Development Canada 1-800-567-9604, if applicable
- Contact Social Insurance Registration to cancel deceased's Social Insurance Number 1-800-206-7218 NOTE: This is automatically done electronically from the Vital Statistics Agencies if the death occurred in Alberta, British Columbia, Manitoba, Nova Scotia, Ontario, Prince Edward Island and Quebec. <http://www.servicecanada.gc.ca/eng/sin/protect/death.shtml>
- Contact Canada Revenue Agency and cancel benefit payments in the name of the deceased 1-800-959-8281
 - CCTB / UCCB – 1-800-387-1193
 - GST 1-800-959-1953
- If the deceased was receiving veteran's benefits, call Veterans Affairs Canada 1-800-522-2122
- Cancel firearm licence, if applicable.
 - Complete "Declaration of Authority to Act on Behalf of Estate" if there are restricted and/or prohibited firearms in the estate. <http://www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm>
- Check Service Canada's "Dealing With Death" section in the Benefit Finder to determine if any benefits are applicable.
<http://www.servicecanada.gc.ca/eng/lifeevents/death/survivordeathbenefits.shtml>



Legal Steps

- Contact a lawyer regarding general estate questions and procedures for probate or letters of administration, if required.
- Conduct a wills search
- Review will
- Decide if it is necessary to probate the will
- Obtain probate* or letters of administration from court, if required
- Contact an accountant to file tax returns
- Examine claims against estate and defend any legal action against estate of deceased

Other Financial Steps

- If the deceased received pension benefits, extended health and dental benefits from a pension plan, contact the pension plan administrator
 - Advise of Death
 - Determine eligibility for continued benefit coverage for dependants
- Contact RRSP administrators
- Contact financial institutions to remove deceased's name from joint accounts or to transfer accounts held solely by the deceased into the name of the estate
- Contact credit card companies to remove deceased's name from accounts or to cancel accounts
- Contact local newspaper to arrange for publication of notice to creditors, if applicable
- Contact life insurance company (work and/or personal) to obtain benefits, if applicable
- Sell real estate, if applicable
- Collect unpaid benefits (salary, insurance money, employee benefits)

Housekeeping Steps

- Contact health insurance provider
- Cancel provincial Health care card
- Cancel the deceased's driver's license at your local registration office
- Contact the deceased's automobile insurance provider, to cancel or change insurance
- Notify post office to redirect mail, if appropriate
- Notify phone and utility companies to change the name on bills or change the service
- Cancel all magazine or other subscriptions
- Remove name of deceased from mailing lists, directly and/or through the bereavement register <http://www.the-bereavement-register.ca/>
- Contact charities whom received automatic financial support from the deceased
- Contact Land Title Office regarding removing deceased's name from title of property

Final Steps

- Pay debts and expenses from estate
- Obtain clearance certificate from Canada Revenue Agency *
- Obtain approval of financial statement from beneficiaries of court
- Distribute personal and household effects



Helpful Definitions

Assets

What was owned by the deceased. It can include money, property, investments and personal items (jewelry, vehicles, furniture etc.).

Beneficiary

A person or organization that receives the benefits from the will.

Clearance Certificate

A certification from the Canadian government stating that debts/liabilities owed to the government from the deceased have been paid or payment arrangements have been made. It covers all tax years to the date of death. It is not a clearance for any amounts a trust owes. <http://www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/clrnc-eng.html>

Estate

The property and belongings of the deceased at the time of their death.

Executor

The person named in the will to carry out the directions in the will. In general, they will gather the estate assets, pay the debts, and distribute the remaining estate to the beneficiaries.

Liabilities

Debts that are owed. For example, credit card balances, mortgages or loans.

Probate

The legal process of getting the court to rule that a will is legally valid. It authorizes the executor to act.

Testator

The deceased person who wrote the will.