

Matters to consider following a death

On behalf of the staff at Hamilton Health Sciences,
we would like to offer our sincere condolences at this time of loss.

Doctor _____

Nurse _____

Social Worker _____

Chaplain _____

Please ask any member of the team your questions.

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At the time of death

After you have spent the time you wish with your loved one, he or she will be moved to the morgue to await transfer to the funeral home.

Coroner's investigation and autopsy

When someone dies suddenly, the Coroner will often be involved. The Coroner has the legal authority to order an autopsy. It depends on the circumstances of the death. If an autopsy is needed, you will be contacted by the Coroner or a police officer.

Coroner's autopsies are performed at the Hamilton General Hospital.

You should advise your funeral home if an autopsy is being performed. An autopsy will usually not delay a funeral, nor will it prevent "open-casket" viewing of the body at the funeral home.

Funeral arrangements

Where do I start?

You should contact a funeral home of your choice and advise them of the hospital in which the death occurred. They will arrange the transfer for you. If you do not know which funeral home to choose, please refer to the listings in the Yellow Pages or online. Funeral homes are open 24 hours a day.

The funeral director will help you choose the type of funeral you desire.

Information needed when arranging a funeral

- Social Insurance Number of the deceased
- date and place of birth of the deceased
- names of parents of the deceased
- if married, date and place of marriage
- the names of the spouse and any children

Financial considerations

The cost of a funeral may be a concern to you. Funerals need not be costly. There are many options which you may not want. Be sure to discuss cost and payments before you make final decisions and arrangements.

Officially, it is the Executor of the Will who has the final say about the funeral arrangements. If you have concerns about this, you may want to speak with a lawyer.

Once the Will and Death Certificate are available, the Executor follows a legal process to access money from accounts to meet expenses of the funeral.

For more information on obtaining a Death Certificate, see page 8.

If you need help to pay for the funeral:

- Call Special Supports Program at 905-546-2590 Monday through Friday.

Online information:

www.hamilton.ca/HealthandSocialServices/SocialServices/SupportPrograms/funerals.htm

To see if they can help you, the Special Supports Program needs to know more about your finances. When you call have this information ready:

- Social Insurance Number
 - income information
 - bank balances
 - any other assets such as RRSP's and GIC's
 - life insurance
 - property information
-
- BEFORE making any funeral arrangements, tell the funeral home that the Special Supports Program will be involved.
 - The Special Supports Program will review what can be paid for.

Veterans

If the deceased was a Veteran, contact the Department of Veterans Affairs to see if you qualify for funeral and burial expense grants.

Call 1-866-522-2122 or go to the website www.veterans.gc.ca/eng/

Other options

If cremation is desired and you do not wish to use the services of a funeral home, you may contact a cremation service. The service will arrange transportation to the crematorium from home or hospital.

Check the Yellow Pages or online for Cremation Services or Funeral Alternatives.

Who controls the money?

The difference between a power of attorney for property and a will

A Power of Attorney for property is a legal document which gives a person(s) the right to handle someone else's finances. Once a person dies, the Power of Attorney no longer exists.

At the time of death, the Will comes into effect and it is the Executor's responsibility to manage the estate of the deceased. If you do not know where the Will is located, speak with the deceased's lawyer. Gaining entry into a safety deposit box to search for a Will can be discussed with the Bank Manager.

What happens if the public guardian and trustee (PGT) have been involved?

Involvement by the PGT ends at the time of death. Control is then transferred to the Executor of the Will. However, there are two exceptions:

- 1) If the deceased has no Will and no next-of-kin in the province of Ontario and has assets above a certain amount.
- 2) Under the Law, the Office of the PGT may finalize certain business matters if they are in the middle of completion. An example of this may be the sale of a house.

It is important to notify PGT as soon as possible after a death because it can take a while to close the account of the deceased.

Office of the Public Guardian and Trustee
119 King Street West, 9th Floor
Hamilton, Ontario
L8P 4Y7

8:30 am to 5:00 pm, Monday to Friday
905-546-8300 or 1-800-891-0502

www.attorneygeneral.jus.gov.on.ca/english/family/pgt/

What happens when there is no Will?

If assets are in joint accounts, money is usually available right away. If funds are in the deceased's name only and there is no Will, bank accounts and safety deposit boxes are frozen right away until the estate is settled.

You will need to consult a lawyer to assist you in understanding how the estate will be divided.

If you do not have a lawyer, you can call the Lawyer Referral Service at 1-800-268-8326 to get the help you need.

To prevent hardship when assets are frozen, a bank can provide money from existing accounts for funeral expenses. Sometimes money for debts owed by the deceased can also be provided.

After the funeral

Medications

If the deceased has been on medications, please dispose of them safely. Your local pharmacy can answer your questions and may do this for you.

Documents

For business matters, you may need the following documents:

- Will
- Funeral Director's Statement of Death

This statement can be used for most purposes. It will be provided by your Funeral Director on the day of the funeral.

Registered certified copy of Death Certificate

This document may be helpful for certain business matters. The application form can be obtained through your Funeral Director and usually takes 8 to 10 weeks. For faster delivery, the completed form can be sent to the Registrar General through your MPP's office.

Marriage certificate

Birth certificates

(of the deceased and spouse)

In some instances, a citizen's card, immigration, visa or baptismal certificate is required.

Social Insurance Number

Pension number

Ontario Health Insurance number

Bank account numbers

Insurance policies

Vehicle ownership certificates

Credit card numbers

Other people who may need to be notified

- **Old Age Security (OAS)**

If the deceased was in receipt of OAS, the office must be notified of the death. This can be done in person or over the telephone. You will need to provide the name of the deceased, the Social Insurance Number, the date of death, and the next-of-kin.

For more information, please contact: 1-800-277-9914

www.servicecanada.gc.ca/eng/isp/oas/oastoc.shtml

Note: The spouse of the deceased is entitled to keep his or her cheque only for the month in which the death occurred.

- **Canada Pension Plan (CPP)**

If the deceased contributed to CPP, the survivors may be eligible for a lump sum death benefit and survivor's benefit.

For further information, please contact: 1-800-277-9914
www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml

Note: The spouse of the deceased is entitled to keep his or her cheque only for the month in which the death occurred.

- **Veterans Affairs Canada**

If the deceased was a war veteran, contact the Department of Veterans Affairs about possible benefits.

Veterans Affairs
Federal Building
55 Bay Street North, 9th Floor
Hamilton, Ontario L8R 3P7
1-866-522-2122
www.veterans.gc.ca/eng/

Note: The office prefers to be notified within 48 hours; however, this is not mandatory. The spouse is entitled to the deceased's cheque only for the month in which the death occurred.

- **Automobile ownership and insurance**

If the deceased owned a vehicle, inform the insurance company of the death.

Also, change the ownership of the vehicle at any of the licensing bureaus in Hamilton. These are listed in the blue pages of the telephone book under Ontario Government, Ministry of Transportation.

- **Ontario health insurance benefits**

You are required to notify the Ministry of Health of the death. This must be done in writing. You must return the Health Card along with a photocopy of either the Death Certificate or the Funeral Director's Statement of Death.

Service Ontario Health Care Services/
Ministry of Health & Long-Term Care
119 King Street West, 10th Floor
Hamilton, Ontario
L8N 4C8

905- 521-7100 or 1-800-268-1154

www.health.gov.on.ca/

If the deceased died in a motor vehicle accident, dependents may be eligible for a lump sum death benefit and funeral expenses under the Accident Benefits provisions of the Act. Contact the auto insurance provider of the deceased.

- **Life insurance**

If the deceased had life insurance, contact the life insurance company.

You may need the following documents to show to the insurance company:

- the Funeral Director's Statement of Death
- Registered certified copy of the Death Certificate

If policies cannot be found or if you are uncertain of a policy, but have good reason to believe a life insurance policy exists, you or your agent may contact the Canadian Life and Health Insurance Association (for Life and Health Insurance) at 1-800-268-8099.

This agency can do a search to see if the deceased purchased a policy through an insurance company that is registered with this Association.

- **Employee benefits**

The deceased may have had a pension plan or insurance policies through his or her workplace. The former employer or personnel department can assist you in this regard. They can also give you any information about other monies, such as final salary or pay.

Even if the deceased was retired, pension or insurance benefits may be available from past employment.

- **Canada Revenue Agency (CRA)**

It is important to inform Canada Revenue Agency as soon as possible after the death so that their files can be updated. This is especially important if the deceased was collecting GST rebates.

For further information, please contact

1-800-959-8281

www.cra-arc.gc.ca/menu-eng.html

- **Banks and checking mail**

There are often many businesses, debtors, and subscriptions that will need to be notified of the death.

Supports at Hamilton Health Sciences

For support and assistance, please call either:

- the Social Worker for the area where your family member was a patient, or
- the Chaplain-on-call.

The switchboard operator at the hospital can help you to contact either person:

MUMC – 905-521-2100

Juravinski Hospital – 905-389-4411

Hamilton General Hospital – 905-527-0271

Community supports

A 24-hour confidential distress line is available:
Telecare - 905-681-1488 (Burlington)

Bereavement resources

You may want to google bereavement resources within your local area.

Halton

Halton Family Services

<http://www.haltonfamilyservices.org/services/bereavement-counselling.html>

Carpenter Hospice

<http://www.thecarpenterhospice.com/bereavement.php>

Wellspring

<http://www.wellspring.ca/Halton-Peel/Programs/Full-List-of-Programs/Bereavement-Support-Group.aspx>

Mississauga

The Heart House

<http://www.hearthousehospice.com/HowWeHelpYou/programs/bereavement/default.aspx#infosession>

Cambridge and various other locations

The Coping Centre

<http://www.copingcentre.com/index.htm>

Ontario

Bereaved Families of Ontario:

<http://www.bereavedfamilies.net/>

Hamilton

Bob Kemp Hospice

<http://www.kemphospice.org/bereavementandspirituality.html>

Bereaved Families of Ontario – Hamilton/Burlington Chapter

<http://www.bfo-hamiltonburlington.on.ca/>

Niagara

Various Regional Resources:

<http://www.brcniagararegion.org/id11.html>

Hospice Niagara

<http://hospiceniagara.ca/programs/bereavement.php>

Wellspring:

<http://www.wellspring.ca/Niagara/Programs/Full-List-of-Programs/Gay-Men-and-Partners-Cancer-Support-Group.aspx>

Wellington

Hospice Wellington

<http://www.hospicecares.ca/griefbereavment.html>

Peel/Brampton

Wellspring

<http://www.wellspring.ca/Chinguacousy/Programs/Full-List-of-Programs/Bereavement-Support-Group.aspx>

Your local library or bookstore has a number of books to help with grief and bereavement. You can also talk to your health care professional for suggestions of book titles.

Bereaved Families of Ontario

905-318-0070

www.bereavedfamilies.net/

Aspects of grief

Emotional

There is no set time limit for grieving. It varies from person to person. It may be helpful to express your feelings with those you trust.

Try to make it clear to children that sadness is normal and does not need to be hidden. It is important that periods of happiness are enjoyed without feelings of guilt.

Social

Try to maintain social contacts which are meaningful and comforting to you. You may find that family and friends are most often available to you early on in the bereavement and less so later. If you need them later on, it might be helpful to let them know how they can help.

Physical

You may neglect yourself during your time of grief. You may have an upset stomach and find it difficult to sleep. Try to eat healthy foods and get your rest. Please talk with your doctor about your concerns.

Economic

Try not to make major life decisions, unless it is necessary. Most people find it best to stay where they are for a while. It might be useful to seek the advice of a professional or someone close to you before making major decisions.

Spiritual

The loss of a loved one can bring about painful and confusing feelings. You may have questions about the justice and fairness of life. Clergy and chaplains may be of help to you.

Notes

This booklet was developed by
Hamilton Health Sciences,
by adapting information shared by the
Palliative Care Team for Hamilton-Wentworth
and other community resources.