What to do when someone dies



Answers to common questions about what to do, and what support is available, when a loved one dies in Ontario.

Who to call first

An expected death: call the doctor who was caring for the deceased person.

An unexpected death: call emergency services first.

No available doctor/emergency services in the area: contact the local coroner's office.

Unsure about the circumstances: contact the local coroner's office or the Chief Coroner of Ontario.

http://www.mcscs.jus.gov.on.ca/english/DeathInvestigations/office coroner/coroner.html

Organ and tissue donation

Organ and tissue donation can help enhance and save lives, and provide immediate comfort and longlasting consolation to grieving family members.

You can also choose to donate a body to science or medical research in Ontario.

More information: Trillium Gift of Life Network: giftoflife.on.ca/en/

More information: whole body donation: <u>mcscs.jus.gov.on.ca/english/DeathInvestigations/WholeBodyDonation/DI body donation.html</u>

Arrange the funeral

If you use a funeral service provider

Funeral directors can help you make arrangements for full funeral services.

If you do not use a funeral service provider

Families can make arrangements themselves without using a funeral service provider.

Consult the <u>Bereavement Authority of Ontario's Guide to Death Care in Ontario</u> for general information when making arrangements.

If your arrangements include burial or cremation, the cemetery or crematorium you choose can help you.

Families can also apply directly for cremation and out-of-province body shipment certificates. For details, please visit the Office of the Chief Coroner <u>website</u>.

More information

For more information on funeral arrangements, contact:

Bereavement Authority of Ontario

Toll-free: 1-844-493-6356	E-mail: <u>info@thebao.ca</u>
Toronto: 647-483-2645	Website: thebao.ca

Arrange a funeral, burial, cremation or scattering: <u>ontario.ca/page/arrange-funeral-burial-cremation-or-</u> scattering

Organizations that can help with grief and loss: thebao.ca/resources-for-consumers-2/

Death registration

Registering a death requires two documents:

- **Medical Certificate of Death**, a form that the attending doctor or a coroner completes. It outlines the cause of death.
- Statement of Death, a form that the funeral director and an informant (usually a family member) completes. It includes personal information about the deceased, such as family history, age at death and place of death.

The documents are submitted to the municipal clerk's office, usually in the municipality where the death occurred.

Note: information that is gathered about causes of death may be used for medical/health research or statistics.

What you need to know

A funeral director usually oversees the process of registering a death, but a family member can also register the death without using a funeral service provider.

You must register a death before a burial permit can be issued. The permit is required for a cremation or burial.

If you use a funeral service provider

An informant, usually a family member, and the funeral director complete the statement of death form together.

The funeral director will then submit the Statement of Death and Medical Certificate of Death to the municipal clerk's office.

If you do not use a funeral service provider

If the family is not using a funeral service provider, a family member must:

- 1. Get the completed **Medical Certificate of Death** from the medical practitioner when taking charge of the remains.
- 2. Get a Statement of Death form from the municipal clerk's office and fill it out.
- 3. Submit the Medical Certificate of Death and Statement of Death to the municipal clerk's office.

Get a burial permit

In most cases, funeral directors oversee the process of getting a burial permit.

If the family is not using a funeral service provider, the Ontario municipality where you register the death can help you get a burial permit. It is issued at the time the death is registered.

You need a burial permit before funeral services, including cremation, can be performed. You need this permit, even if the burial or other arrangements will take place outside the province.

Death outside of Ontario

If the death was **outside Ontario**, but the burial and arrangements will take place in the province, you will need a **burial, transit or removal permit** from the jurisdiction where the death occurred.

Get a death certificate

You can apply for a death certificate at any time, but it cannot be issued until a death is registered.

You may need a death certificate to:

- settle an estate
- access insurance benefits
- access or cancel certain government services (for example, health card, pension)
- research a family tree

Who can apply

There are no restrictions on who can apply for a death certificate or the number of death certificates you can apply for and receive.

Only the deceased's next of kin or their executor can apply for a certified copy of death registration. Learn more about <u>applying for a death certificate</u> and certified copy of death registration.

Wills and estates

After someone dies, you may need to check if the deceased person has a will. A will is a legal document that sets out who will inherit property, possessions and other personal items. A copy of the will may be in their home, in their safety deposit box or with their lawyer.

To find out if a will has been filed: you can contact the estates division of the local Ontario court in the community where the deceased lived.

Search for Ontario court locations: attorneygeneral.jus.gov.on.ca/english/courts/Court Addresses/

With a will

If the deceased has a will, a "probate" court may or may not need to determine that it is legal.

If a court determines that a will is legal, it also grants "probate" — or approves — a trustee to carry out the wishes of the deceased person. This trustee is often named in a will.

If you are named as the estate trustee (also called the "executor"), you are authorized to administer the estate of the deceased person. You are considered the deceased person's personal representative, and will carry out their wishes as stated in the will.

For example, you might distribute assets such as a home or financial savings or donate money to charity if that is what is outlined in the will.

No will

Without a will, an estate is distributed according to the law. This can be a complex process. If you are in this situation, you might want to contact a lawyer.

Lawyer Referral Service

The Law Society of Ontario offers a free referral service by phone.

This service is designed to connect you with legal services that might be helpful to you.

You will be connected to a Legal Information Officer who can:

- assess your needs
- provide the name of a lawyer or paralegal, based on your circumstances

The service is not considered legal advice. Legal fees should be discussed directly with the lawyer or paralegal you are referred to.

Law Society of Ontario

Law Society Referral Service Toll-free: 1-800-268-8326 Online: <u>www.lsuc.on.ca</u> Local: 416-947-3330

More on estates: Office of the Public Guardian and Trustee Next of kin under 18 years old: Office of the Children's Lawyer More information: wills, executors and power of attorney

Who to notify of death

You may need to notify certain organizations or levels of government when a loved one dies, to access or cancel certain services and/or benefits.

Cancel vehicle insurance, memberships and permits

Cancel a driver's licence and request refund

Families or next of kin may apply for a refund if there are 6 months or more remaining on the driver's licence before it expires and there are no outstanding fines.

Visit a <u>ServiceOntario centre</u> and complete the Application for Refund of Driver's Licence Fee. Submitting this form cancels the driver's licence and requests a refund of the licence fee, if applicable.

A separate letter requesting a refund is not required if you submit the Application for Refund of a Driver's Licence Fee.

Refund cheques are mailed to the applicant listed on the application within 4 to 6 weeks from the date the application is submitted.

You will also need to bring the **original**, plastic licence card to be cancelled and the <u>required documents</u> <u>listed below</u>.

Cancel a driver's licence with no refund

Bring the **original** plastic licence card to be cancelled and the <u>required documents listed below</u> to any <u>ServiceOntario centre</u>. The staff will cancel the driver's licence in the computer database and keep the plastic driver's licence card.

Cancel a driver's licence by mail

To cancel a driver's licence by mail, submit:

- a copy of the required documents listed below
- the original plastic driver's licence card to be cancelled

If you cannot return the original plastic driver's licence card in the mail, you will also have to include a letter explaining why.

To receive a refund, if applicable, you must also include a letter requesting the refund. You can ask for a refund if there are 6 months or more remaining on the driver's licence before it expires and there are no outstanding fines.

Send all the necessary materials by mail to:

Ontario Shared Services Revenue and Billing Management LCS Operations 159 Cedar Street, 6th Floor, Suite 600 Sudbury, Ontario P3E 6A5

Requests to cancel a driver's licence by mail are processed within 4-6 weeks from the date the request is received.

Required documents

To cancel a driver's licence, you must submit the application/letter for a refund and either a:

- death certificate
- notification of death from a police department, a judiciary, or a lawyer

We cannot accept a funeral notice (obituary) from a newspaper or similar publication for refunds.

Get a refund or credit for your licence plate sticker or drivers licence

Oversee the deceased's finances

If you are the executor, you will need to:

- file an income tax form on behalf of the deceased person
- inform the person's banks and financial institutions of the death
- contact the Family Responsibility Office if the deceased paid child or spousal support

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