

After the Funeral Checklist

There are a number of legal, financial and general matters that should be dealt with in the first month following the death and funeral of your loved one. Use the checklist below to help you work through the tasks that need to be done. However, it is important to know that many of the tasks will need to be done by the executor of your loved one's estate (if that is not you).

Taking care of these practical matters can be difficult when you are grieving, so be sure to ask for help when needed. Also, a lawyer can be very helpful with working through financial and estate tasks such as locating the will, probate, closing out bank accounts etc. If you do not have a lawyer, and would like help choosing one, contact *The Law Society of Upper Canada, Lawyer Referral Service* 416-947-3300 or visit www.LSUC.ON.CA.

For more details about what to do when someone dies, visit <https://www.ontario.ca/page/what-do-when-someone-dies>

Check items off on this list as they are completed. IMPORTANT: Contact *Service Canada*, the *Canada Revenue Agency*, and *Service Ontario*, as described in the checklist below, as soon as possible.

<input type="checkbox"/>	<p>Get multiple copies of proof of death (6-10 copies) from the funeral home, as those will be needed to complete some of the tasks on this list. Some organizations may ask for an official death certificate, but that can take up to 12 weeks to receive, and you must apply for that with the Province of Ontario. To find out more visit www.ontario.ca and search "get a death certificate", or call 1-800-267-8097.</p>
<input type="checkbox"/>	<p>Gather key documents in a folder to help you to check off many of the checklist items:</p> <ul style="list-style-type: none"> • Deceased's will • Social Insurance Number • Life insurance policies • Real estate and property deeds • Past 2 years' income tax returns • Disability claims (if applicable) • Bank or credit institution statements • Safety deposit box keys • Recent pay stub from employer • Loan and mortgage documents • Subscriptions • Birth certificates for deceased and dependents • OHIP/health card • Auto ownership/registration/insurance • Marriage license • Documents to complete deceased's taxes • Group Medical Benefit card • Credit cards • Stocks/bonds • Documents from any recent contracts • Association and Club memberships • Household bills

<input type="checkbox"/>	<p>Secure any residence(s) and/or properties, vehicles, household goods, valuables and personal effects.</p>
<input type="checkbox"/>	<p>Contact <i>Service Canada</i> (1-800-277-9914) and <i>Veterans Affairs Canada</i> (1-866-522-2122 as needed), or visit www.canada.ca and search “cancel benefits after a death”</p> <ul style="list-style-type: none"> ➤ to end any coverage by government departments (for example: Canadian Pension Plan, Guaranteed Income Supplement, Old Age Security, Employment Insurance) and avoid any benefits repayment ➤ to find out if you are eligible to collect any benefits
<input type="checkbox"/>	<p>Contact <i>Canada Revenue Agency</i> (1-800-959-8281), or visit www.canada.ca/en/revenue-agency and search “taxes after a death”</p> <ul style="list-style-type: none"> ➤ to notify them of the death ➤ to find out about filing income tax for your loved one ➤ to find out if you are eligible to collect any benefits
<input type="checkbox"/>	<p>Contact <i>Service Ontario</i> (1-866-532-3161) to find out about cancelling any related services your loved one was receiving (for example: OHIP/health card, driver’s license, license plate(s), accessible parking permits)</p> <ul style="list-style-type: none"> ➤ to notify them of the death ➤ to cancel any Ontario Disability Support Program payments, if applicable and avoid a benefits repayment <p>Find a Service Ontario location near you by visiting https://www.ontario.ca/locations/serviceontario</p>
<input type="checkbox"/>	<p>If your loved one was a member of the <i>First Nations, Inuit, or Metis</i>, contact <i>Indigenous Services Canada</i> to notify them of the death at 1-800-567-9604, or visit www.csac-isc.gc.ca and search “how to report a death”.</p>
<input type="checkbox"/>	<p>If your loved one had a passport that is still valid, you should cancel that by mailing it to: Passport Program, Gatineau, Quebec, K1A 0G3. Include a copy of the death certificate and a letter notifying them of the death, and asking that the passport be destroyed or mailed back to you once cancelled.</p>

<input type="checkbox"/>	<p>Notify the two Canadian credit reporting bureaus (<i>Equifax Canada</i> and <i>TransUnion</i>) of the death to help protect the estate, avoid identity theft, and misuse of credit. Find out more at:</p> <ol style="list-style-type: none"> 1) <i>Equifax Canada</i> at 1-866-828-5961 or visit www.equifax.ca and search “credit steps to take after a relative’s death” 2) <i>TransUnion</i> at 1-800-663-9980 or visit www.transunion.ca and search “customer support”
<input type="checkbox"/>	<p>Notify banks and other financial institutions of the death, and begin the process of managing your loved one’s finances (for example: cancel credit card accounts, check status of any automatic withdrawals, check status of loan and mortgage insurance, transfer mortgages and/or investments, check for safety deposit box).</p>
<input type="checkbox"/>	<p>Remind joint-credit account holders that they may need to reapply for credit as an individual.</p>
<input type="checkbox"/>	<p>If your loved one had life insurance, contact the insurance company to tell them of the death, and to ask for assistance with the processing of a claim.</p>
<input type="checkbox"/>	<p>Contact current and former employers, if applicable, to notify them of death and ask about benefits you may be eligible for (for example: death benefits, survivor benefits, retiree or pension benefits).</p>
<input type="checkbox"/>	<p>Visit <i>OnLand</i> Ontario Land Property Records Portal at https://www.onland.ca/ui/ to find out about transferring an Ontario property title. Then you must contact the appropriate municipality to update the ownership information for the provincial land tax.</p>
<input type="checkbox"/>	<p>Contact insurance companies to cancel policies (or transfer to new policy holder as needed) such as home, car, and health or life insurance policies.</p>
<input type="checkbox"/>	<p>Cancel or transfer gas, utilities, electrical and internet bills (and other household bills), and clear out and cancel any rented mailbox services as applicable.</p>
<input type="checkbox"/>	<p>Contact <i>Canada Post</i> at 1866-607-6301, or visit www.canadapost.ca and search “how to forward mail” to redirect your loved one’s mail to the appropriate address.</p>

<input type="checkbox"/>	Close email accounts, and delete or update (for example, post “in memoriam”) social media accounts.
<input type="checkbox"/>	Cancel memberships/subscriptions (for example: newspapers, internet, associations or clubs).

Trillium Health Partners
www.thp.ca

Important Note: This resource was created by Trillium Health Partners to give patients, families and caregivers the general information they need to know after a loved one dies in hospital. It does not replace legal advice. The information in this resource is not exhaustive, and every effort has been made to ensure information is correct and up-to-date, but no guarantee is made to that effect.

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