

WHAT TO DO WHEN SOMEONE DIES



SOMEONE YOU CARE FOR HAS DIED.

Family members feel numb, exhausted and confused. However, you have to make decisions required by law, custom or your own wishes. We hope the information contained in this brochure will be of help to you.

DETAILS TO CONSIDER

- Notify relatives and close friends.
- Notify friends, employer, and business colleagues of death, date and time of the funeral.
- Consider special needs of pets and the household, as for feeding, cleaning, etc.
- Prepare a list of persons to acknowledge for flowers, calls, practical assistance, etc.
- On the day of the funeral, when all members of the family are attending services, ensure that someone stays at home (or at least watches) while you are away. Some burglars use obituary notices to learn when a home is unattended.
- Make arrangements for a "reception" following the service.

AUTOPSY

In almost all cases of sudden death the Coroner's Office requires an autopsy. The family also may request an autopsy. You doctor will discuss with you if an autopsy is necessary. If so, the next-of-kin will be requested to complete a form and give written permission. (Hospital staff will assist if requested.) When an autopsy is required it may mean a delay of several days between the time of death and the funeral.

This booklet has been prepared by Powell River Home Health.

If you have any questions or concerns now or throughout your bereavement, contact the Home Health office at **604-485-3310**.

- Insurance policies, including car insurance and homeowner's mortgage insurance
- Extended Care plans
- Trade or Credit Union plan
- Income protection

If the deceased was a Veteran, contact the **DVA** office to learn if a death benefit is available. **Phone: 1-866-522-2122.**

Notify banks where deceased had accounts and credit card companies.

Income Tax – an income tax form should be filed for the deceased for the tax year in which the death occurred, even if there was no taxable income. All relevant information should be kept.

Government or financial agencies may request the following documents:

- Will
- Death Certificate – ask your funeral director regarding the number required
- Birth and Marriage Certificate
- Citizenship Certificate (where applicable)
- Insurance policies
- Bank books
- Safety Deposit key
- Credit cards
- Social Insurance card
- Deceased's burial instructions

HOUSEHOLD MANAGEMENT

If you have household or family responsibilities, you might want to ask a friend or family members to take turns doing some of the following to free you for managing the things listed in this booklet:

- Answer the door and phone, keeping careful record of calls.
- Child care for young children.
- Co-ordinating food supplies and meals for a few days.
- Help with cleaning, extra chairs, dishes, linens, etc. if visiting friends and relatives require hospitality.

WHEN DEATH OCCURS, the doctor in attendance will declare the person dead and will sign a medical certificate of death.

Immediately contact any relative or close friend so they may give you moral support and a guiding hand. Remember that relatives or close friends do not mind being disturbed at odd hours.

FUNERAL ARRANGEMENTS

If you have a religious affiliation, contact your Spiritual Leader. He/she will be able to guide you in planning.

If the deceased had a lawyer or an executor of the will, contact this person immediately. The will may contain information or instructions you need for planning the funeral. Contact the deceased's employer.

Contact the Funeral or Memorial Service place of your choice. Discuss fully and frankly what arrangements are to be made including details of costs. They will remove the body and take it to the funeral home. The following are in the Powell River area:

Stubberfield Funeral Home 604-485-4112

Memorial Society 1-888-816-5902

The funeral director will request the following information required by the B.C. Registrar of Vital Statistics:

- Name, home address of the deceased
- Marital status
- Date of Death
- Birth date and age
- Birthplace
- Citizenship
- Social Insurance Number
- Occupation and Title
- Father's Name and birthplace
- Mother's Name and birthplace
- War Veteran's Serial number

Many people pre-plan their funerals and, as a result, leave a record of their wishes. If no

arrangements have been planned, you may be asked to make decisions concerning:

- burial or cremation
- place and site of interment
- selection of the clergyman who will conduct the service
- place of service (church or funeral chapel)
- kind of service (traditional or memorial)
- type of casket or urn
- embalming
- clothing for the deceased
- pall bearers
- music
- flowers
- donations
- obituary notice
- grave marker

Some people have special insurance to cover the cost of their funeral or memorial service. Others may have funds set aside for the purpose. Many belong to a society, lodge, union or association that provides assistance at time of death.

Before you make any commitments, be sure to check for such arrangements.

If a person has no family or friends willing to accept responsibility, the **Public Trustee** will arrange a funeral with a properly finished casket, and a service in whatever type of church or funeral chapel specified. (**Phone 1-604-660-4444** for further information.) If funds are scarce contact the Ministry of Social Development.

The **Ministry of Social Development** provides those on income assistance (and the destitute) with dignified funerals which includes a properly finished casket. (Phone the Ministry of Social Development at **1-866-866-0800**).

If you prefer to omit flowers and have memorial donations sent to an organization instead, state that in the notice.

Decide on time and place of Funeral or Memorial Service. This service might be anything ranging from a formal funeral to a simple gathering in someone's house. If the deceased left no

instruction, it is up to you to mark the passage of this important event. You may need a few days to decide on the details or to arrange for people from out of town to attend. Don't be rushed.

Some funeral plans will require clothing for the deceased.

If you require pallbearers, select six friends or relatives, or ask the funeral director to supply them. Avoid persons with heart or back difficulties, or make them honorary pallbearers.

Plan for disposition of flowers after the service (hospital, nursing homes, friends).

Contact your bank to find out what funds are available and the procedure to follow for release of the funds. Your bank manager will be helpful in clarifying the availability of funds in bank accounts, give advice on settling the estate and location of the will.

MANAGING THE ESTATE

Check promptly all debts and installment plan purchases. There may be insurance clauses that will cancel them. Consult with creditors if there is to be a delay in meeting payments until the granting of probate or letters of administration and ask for more time before the payments are due.

Check on temporary income for survivors from these sources until the granting of probate or letters of administration.

If the deceased owned a car, notify the Motor Vehicle Office nearest you.

If the Medical Services Plan was in the deceased's name, notify the office.

Check carefully all life and casualty insurance and death benefits including:

- Canada Pension – there may be a lump sum approximately equal to the costs of a funeral and possibly a survivor's pension. You must apply for these at the local **Service Canada** office 7061-A Duncan St, Powell River, **1-800-622-6232**, www.servicecanada.gc.ca
Canada Pension Plan 1-800-277-9914
- Old Age Pension or Social Security