

AFTER THE FUNERAL CHECK LIST

ESTATE FRAUD PREVENTION PROGRAM

- Notify Equifax and trans Union
- Notify Provincial Health Ministry to cancel the health card/number and reduce the potential for healthcare fraud
- Notify vital statistics, which prevents a replacement Birth Certificate from being issued
- Notify Income Security Programs, which cancels the Social Insurance Number

OBTAIN A FEW PROVINCIAL DEATH CERTIFICATES. Most banks, insurance companies, and pension plans will accept/require these certificates.

LIFE INSURANCE

- Have all the Life Insurance policies on the deceased been found and beneficiary requests completed?
- Change the beneficiary information on current Life Insurance policies that name the deceased as beneficiary

GOVERNMENT AFFAIRS

Notify Canada Pension and Old Age Security (1-800-277-9914)

- The estate is to keep OAS and CPP pensions for the month that the death occurred.

Apply for Lump sum death benefit

- If the deceased contributed to the Canadian Pension Plan for at least 3 years, a lump sum death benefit may be available to the estate.
- The application form is to be completed, then mailed or taken down to one of the Human Resources Canada locations within 60 days.
- Location in Abbotsford, BC. 32525 Simon Ave, Abbotsford, B.C. B2T 6T6. (no appointments Mon-Fri. First come first serve)

Apply for Survivors benefit (widows or Orphans)

- Form to be completed and sent to Human Resources Canada.

Employment Insurance to be notified if decease was in receipt of EI.

Cancel SIN# (1-800-206-7218)

- Dropped off or mailed to any Human Resource Canada location

Current Passport to be returned (1-800-567-6868)

G.S.T. cheques issued after the date of death are to be returned to Revenue Canada (1-800-959-1953)

Veterans Affairs

- If the deceased was a war veteran a benefit may be available
- Last Post Fund National Office (1-800-268-0248 Surrey)

Health Affairs

- BC Health Services (1-800-465-4911) card to be cancelled
A new BC Health Card will be mailed to the spouse if applicable.

Medical Alert registry to be cancelled (1-800-668-1507)

Private health insurance to be cancelled

- Blue Cross (1-888-275-4672)

Notify doctor, dentist, optometrist, pharmacist and physiotherapist etc to prevent appointment reminders

Return medical equipment: beds, chairs, and oxygen

Housing

- House and property insurance should be changed to reflect the current policyholder.
- Mortgage and loans should also be changed to reflect current owner.
- Property tax should be changed to reflect accurate information on the property tax rolls.
- Land Titles Office
- Notify and change the following: Hydro, phone, cable TV, gas and water.

Vehicle

Vehicle insurance must be changed into the estate name within 14 days.

- Contact ICBC for the appropriate forms
- ICBC inquires (604-661-2880 or 1-800-663-3051)

To change the ownership of a vehicle you will require a copy of the will, a document signed by the executor with vehicle registration number and odometer reading.

Diver's license should be returned to any motor vehicle office or the Provincial drivers & Vehicle Licensing Dept for a refund.

BCAA (1-877-325-8888)

Financial

Bank accounts should be changed to reflect current owner

- Take will and Funeral director's statement of Death or Death Certificate
- Check the status of automatic withdrawals
- Check for loan and mortgage insurance
- Check for safety deposit box
- Credit cards- notify and return cards

Investments should be reviewed to reflect correct owner information

- G.I.C.'s , t-bills, mutual funds, RRSP's RIF's, bonds
- Advice should be obtained for future estate planning tax efficiency

Final Income Tax Return

Revenue Canada Agency (1-800-959-8281)

- A final tax return must be filed on behalf of the deceased person
- If the death occurred between January 1 and October 31, the deadline for filing is April 30th of the following year.
- If the death occurred between November 1-December 31, the deadline is six months after the date of death

Company Pensions (Canada or other countries where employment occurred) should be notified

Disability Income should be notified if applicable.

If deceased applied for disability pension before date of death, continue to correspond with any information they request.

Worker's Compensation (604-273-2266) address: 6951 Westminster Hwy. Richmond, BC. If the death was job related there may be an allowance from WCB.

Legal Affairs

Review existing will and Powers of Attorney

Notice in newspaper to creditors is not mandatory, but protects the executor from claims after the 30 days notice.

Other Personal affairs

- Cancel memberships, season tickets
- Notify hairdresser, dry cleaners
- Personal effects/clothing (furniture, etc) can be donated to a charitable organization. Some organizations will pick up donations.
- Salvation Army (604-293-1711)
- Notify magazines, charitable organizations, TV Guide etc. that you wish to stop.
- Canada Post will accommodate a change of address free for a period of time (1-800-267-1177)
- Cancel or transfer customer reward programs: Airmiles, HBC, SDM Optima

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