

## **Matters to consider following a death**

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*On behalf of the staff at Timmins & District Hospital we would like to offer our sincere condolences at this time.*



**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 death. If an autopsy is needed, you will be contacted by the Coroner or a police officer.

Most autopsies are performed at Health Sciences North in Sudbury, however, at the discretion of the Coroner another centre may be chosen.

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?***

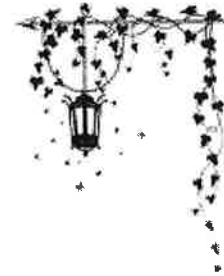
The hospital will need you to sign a "***Consent to Release***" form for the Funeral Home. You should contact a funeral home of your choice and advise of the hospital in which the death occurred. *(Please see end of booklet for a list of funeral homes)*

The funeral director will help you choose the type of funeral you desire and will arrange transfer from the hospital to the funeral home.



## ***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:

Ontario Works will only assist with funeral cost under special circumstances. There will be an assessment of the individual's financial situation including life insurance policies, assets, income, property etc, to determine eligibility. Please contact:  
The Ontario Works Office at (705) 268-7722 to discuss and obtain information.



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 RRSPs and GICs
- ❑ 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.veternans.gc.ca/eng/](http://www.veternans.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**

**199 Larch Street**

**Sudbury, ON**

**P3E 5P9**

**Monday – Friday**

**(705)-564-3185 or 1-800-891-0506**



## *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 deposits boxes are frozen right away until the estate is settled.

You will need to consult a lawyer to assist you in understanding how the state 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 or visit their web site: [www.servicecanada.gc.ca/eng/isp/oas/oastoc.shtml](http://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 or visit their web site: [www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml](http://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 death benefits.

For further information please contact :

Veterans Affairs Canada  
General Inquiries, District Office  
201-107 Shirreff  
North Bay, Ontario  
1-866-522-2122 or visit their web site :  
[www.veterans.gc.ca/eng](http://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 Timmins. There are two Service Ontario locations in Timmins:

#### **Drivers and Vehicles / Service Canada**

76 McIntyre Road  
Schumacher, ON  
705-360-1700

110-38 Pine St. S. (101 Mall)  
Timmins, ON  
705-268-5300

Or you can call toll free 1-800-387-3445.

### ***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  
110-38 Pine St. S. (101 Mall)  
Timmins, ON P4N 6K2  
1-416-326-1234 or 705-268-5300  
Or visit [www.health.gov.on.ca/](http://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 exist, 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 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 or visit [www.cra-arc.gc.ca/menu-eng.html](http://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 Timmins and District Hospital***

For support and assistance, please call either:

-  The Social Worker for the area where your family member was a patient, or
-  The Pastoral Care Office

### ***Community supports***

A 24 hours crisis line is available: (705) 264-3003 or toll free 1-888-340-3003.

You can contact a crisis worker at Timmins and District Hospital (705) 267-2131

### ***Bereavement resources***

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

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 1-905-318-0070 or visit [www.bereavedfamilies.net/](http://www.bereavedfamilies.net/)





## **Aspects of grief**

### **Emotional**

There is not 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.





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## ***Names of Funeral Homes***

### ***Timmins***

Lessard Stevens Funeral Home  
21 Elm Street south  
Timmins, ON

Miron Wilson Funeral Home  
150 Balsam Street South  
Timmins, ON

### ***South Porcupine***

Stinson Funeral Home  
100 Bruce Avenue East  
South Porcupine, ON





*The Social Workers at  
Timmins and District Hospital Adapted "Matters to consider  
following a death" from Hamilton Health Sciences.  
To reflect services and programs available throughout our  
Community*





