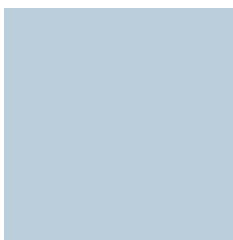
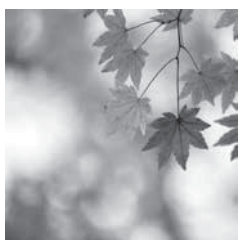


# When Someone Dies

Practical help for family and friends



What do  
we do now?



Delta Hospice Society  
*comfort, meaning, dignity and hope*

## SERVICES

To learn more about the services of the Delta Hospice Society, visit our website at [www.deltahospice.org](http://www.deltahospice.org)



# Table of Contents

Page	
4	Introduction
5	Questions You May Have
5	What Happens Immediately after the Death?
5	What is a Coroner's Case?
5	What is an Autopsy?
5	What is a Death Certificate?
6	Making Decisions
6	Following the Death - The First Steps
6	Within the First 24 Hours
6	Within the First 2 to 3 Days
7	How to Choose a Funeral Home
7	What is a Memorial Society?
7	Planning a Funeral and Burial
10	Financial Information
10	Life Insurance
10	Personal Property
11	If Money is a Problem
11	Legal Information
12	What is Probate?
12	Places to Call for Information
14	Funeral Homes and Services
15	Appendix A - Things that must be done by a Survivor

## Introduction

Nearly everyone will experience the death of a loved one or friend. It is a time of decision making, often in the midst of deep sorrow and survivors may be left with an overwhelming sense of responsibility. Even when a person is ill and death is expected, it is still very hard to be prepared.

When dealing with grief, it can be difficult to remember what the doctor or other health care providers said. It can be even more difficult to think of what needs to be done next.

We hope this booklet will answer some of your questions and help you make the necessary arrangements for your loved one or friend.

## Questions You May Have

### **What Happens Immediately After a Death?**

It is no longer required to have a physician or nurse pronounce an expected death in the home. Arrangements can be made for transfer of the body to a funeral home, but there is no rush to remove the body immediately if the family wishes to spend a little more time with their loved one.

### **What is a Coroner's Case?**

In some cases, a Coroner (Medical Examiner) will investigate the death. The Coroner may be contacted by a physician, the police, or the funeral director. This may occur when someone who has not been under a physician's care dies suddenly, is killed in an accident, or when death is not from natural causes. The coroner, after discussion with the doctor, decides whether an autopsy is needed. The permission of the family is not required under these circumstances.

### **What is an Autopsy?**

An autopsy is a procedure done after a person dies to determine the cause of death. Next-of-kin may be asked to sign a consent form giving permission for an autopsy and can call the deceased's doctor for results. If an autopsy is done, there can be a delay in getting the body to the funeral home which can impact on how soon a funeral can be planned. If an autopsy is requested, there may be a fee charged for this service.

### **What is a Death Certificate?**

The doctor issues a *Medical Certificate of Death* which is different from the *Death Certificate*. The funeral home needs the *Medical Certificate of Death* in order to apply for the *Death Certificate* from the Division of Vital Statistics and a *Permit for Disposition* (burial or cremation). A *Death Certificate* is a legal document that is needed to settle the deceased's affairs. You may need several copies of this certificate. The funeral home will usually assist you in obtaining the necessary forms, help in making the application and may be able to provide you with certified copies.

# Making Decisions

The following information has been prepared to help you to be aware of the many things that may need to be done. Try not to make decisions too quickly. Try to take care of your own physical and emotional well-being. Let others help you.

## **Following Death - The First Steps . . .**

A checklist of things that must be done by the survivor after a death is included in Appendix A. It is helpful if some things can be decided ahead of time.

### **Within the First 24 Hours . . .**

- Call your religious or spiritual advisor if you have one. This person may be the most profound source of comfort when death occurs. If you are planning a funeral or remembrance service, it is important to contact the person doing the service to determine a date and allow time for preparation of a meaningful service.
- Make a list of family, relatives and friends who need to be notified. Find out if people who live out of town want to come to the funeral service or gathering.
- Contact a funeral home, funeral association or memorial society to make funeral arrangements. When you decide to hold a service or gathering may depend upon whether family and friends from out of town want to attend.
- Locate the Will if there is one. If it is necessary, banks are able to open a safety deposit box to search for a Will. The deceased's lawyer may have a copy.

### **Within the First 2 or 3 Days**

Obtain a certified copy of the Death Certificate. A funeral home will usually assist with obtaining this. If you need more than one copy, there may be an additional charge. You will need to know the full name of the deceased, date and place of birth and name and places of birth of his/her mother and father.

## **How do I Choose a Funeral Home?**

Funeral home services are available 24 hours a day and a funeral director can be involved in completing numerous tasks such as ordering the death certificate, disposing of the body and assisting in funeral arrangements.

The public does not always understand the costs associated with arranging a funeral service. Most funeral organizations provide the same services, but many funeral homes will also provide a chapel, visitation room and reception area. Other funeral organizations will provide home visits and will help to make arrangements at a location convenient and appropriate to your needs.

All funeral providers and cemetery operators must be registered with the Registrar of Cemeteries and Funeral Services. The Registrar is responsible for the administration and enforcement of the Cemetery and Funeral Services Act.

## **What is a Memorial Society?**

A memorial society is not a funeral home. A memorial society sells memberships, and for that fee, a designation form is provided to record personal funeral and disposition requests. The completed form is kept on file with the society office and a copy is also provided to the contract funeral service provider. Becoming a member of a memorial society usually means that a fixed price has been negotiated by the society with a designated funeral provider. Unless the member pre-paid these fees, survivors will be responsible for funeral expenses at the published contract rate.

## **Planning a Funeral and Burial**

Some form of service may be held as a final celebration of the life of the deceased. A service or gathering helps the bereaved to realize the reality of the death and allows family and friends to pay their respects to the deceased. It is also a time to gather together to support each other in a time of grief.

- The deceased may have left instructions regarding a funeral in their Will. Check with the deceased's lawyer or executor BEFORE making funeral plans.
- When you are deciding on the date of a service, remember that relatives and friends need time to travel. If an autopsy is required, there may be some delay in getting the body to the funeral home.
- If you have a religious/spiritual advisor, he/she may be able to meet with you to discuss the kind of funeral or service that will be appropriate.
- When you go to a funeral home to arrange a funeral, it is helpful to take a trusted friend or relative with you to help make decisions. Be sure to consider what can be reasonably afforded.
- Write a list of pall-bearers if applicable.
- If flowers are to be omitted, an option is to select a charity to which gifts may be made in memory of a loved one. Write an obituary and phone or send to newspapers.

Whatever you decide, whether it is a religious or secular service, private or public, elaborate or simple, burial or cremation, the service can be a meaningful celebration of the life of the deceased. It becomes the final rite of passage.

### **Burial**

The final disposing of the body by burial means the casket and the body are placed in a grave, covered with earth, and are then usually marked with a headstone or plaque.

### **Cremation**

The body and casket are exposed to direct flame. The ashes are stored in an urn, buried in a cemetery or scattered in a special place. Urns vary in size, style and price. By provincial law, cremation cannot take place until 48 hours after death.



## **Scattering of Ashes after Cremation**

There are no regulations that prohibit the scattering of cremated remains on land, sea or by air. However, the decision to scatter remains should be chosen carefully, as it is an irreversible decision. It may seem appealing to some, but others have found, some years later, that they regret not having a permanent memorial site which can provide a place of remembrance of their loved one.

## **Services**

The funeral director or designate will be helpful in explaining what needs to be done with the body when death occurs. Most funeral homes offer the following levels of service:

**Basic Service** usually includes:

- Transportation from place of death to the funeral home
- Registration of the death
- Completion of the *Certificate of Death*
- A casket or other alternative
- A burial or cremation permit
- Transportation of the body to the crematorium or cemetery  
(This does not usually include the cost of burial or cremation or a service of remembrance.)

**Memorial Service** usually includes:

- The basic level of service as above
- A religious or secular service without the body present  
(Does does not usually include the cost of cremation or burial.)

**Traditional Funeral Service** usually includes:

- Basic level of service as above
- An arranged religious or secular service of remembrance
- The presence of the body at the service
- Transportation of the family and pall bearers to the cemetery
- A time for visiting with the deceased before the funeral
- Other options as presented

## Financial Information

Managing the estate of someone who has died or is dying is easier if you have the financial information required and know its location. The following is a list of possible assets and liabilities:

### Assets

cash	retirement savings	real estate
cars	household items	furniture
other vehicles	securities & stocks	bonds
pensions	jewellery & art	all other assets

### Liabilities

mortgages	personal loans	bank loans
credit accounts	credit cards	contracts
car payments	property taxes	utilities
income taxes	all other liabilities	

### Life Insurance

Life insurance is not part of an estate. It can be claimed by the beneficiary immediately. The documents that are needed will depend upon the insurance company, but will probably include:

- Death certificate (original or certified copy)
- Original copy of the insurance policy
- Statement from the physician
- Statement from claimant/beneficiary

Remember to check and see if there is a group life insurance policy where the deceased worked. You should be able to get a cash advance on the insurance policy within a few days to help with the day to day expenses. Talk to the life insurance agency to determine how much tax must be paid on the policy.

### Personal Property

Personal property held in joint ownership generally passes by law automatically to the surviving owner. Vehicles registered in the name of the deceased should be transferred into the estate as soon as possible. The legal representative of the estate should make the transfer of ownership.

Bank accounts and safety deposit boxes are frozen on any accounts that are only in the deceased's name. However, funeral, hospital, ambulance and other necessary expenses can be paid from an account that is frozen by presenting the bills to the bank. The bank will pay the bills directly.

### **If Money is a Problem**

- You may be eligible for help from a union, society, lodge, or other association to which the deceased belonged. Contact the appropriate organization **before** you make any arrangements.
- Veterans with limited financial means who may qualify for a burial provided by the Last Post Fund can contact the local legion office.
- For someone on income assistance with no ability to pay for funeral arrangements, the Ministry of Social Development provides some funding. Next-of-kin must contact the Ministry **before** making any arrangements. Toll free: 1-866-866-0800
- If there are no relatives or friends able to provide the burial or cremation, the Office of the Public Trustee will do so along with administering of the deceased's estate.

## Legal Information

Once the original Will has been located, the Executor takes over the duties of distribution of the Estate. If there is no Will, a lawyer can explain the legal steps necessary to administer the estate or provide advice on the possible claims against the estate by family members or creditors. Most lawyers will provide a free initial consultation.

If the location of the original Will is unknown, check the following: safety deposit box, trust company, lawyer/law firm and house (safe or freezer). If these locations fail to produce an original Will, check to see if a Wills Notice has been filed with the Division of Vital Statistics, 1515 Blanchard Street, Victoria, BC V8W 3C8. Include the following: deceased's full name, date of birth, place of birth, occupation and address.

## What is Probate?

Probate is recognition by the court of the validity of the Will and the appointment of the person named in the Will as the Executor. Probate is not required to validate the Will or to appoint an Executor. It only confirms the validity and the appointment and is required to transfer assets from the deceased.

## Places to Call for Information

### Legal Contacts

604-687-3221

#### **Lawyer Referral Service**

\$25 for the first half hour

604-601-6000

#### **Legal Services Society**

604-408-2172

Information on legal aid and referral service

604-331-5400

#### **People's Law School**

604-685-3425

#### **Vancouver Community Legal Assistance Society**

Accepts referrals for problems with the worker's compensation, welfare law, disability law, employment insurance and disability benefits

### Financial Contacts

604-666-3776

#### **Department of Veteran's Affairs**

If the deceased was a Veteran, a benefit may be available, depending upon whether or not the death was from a service related cause. You will be required to give the deceased person's name, rank, serial number, branch of service and discharge date if possible. Veterans with limited financial means may qualify for a burial provided by the Last Post Fund. Contact the local Legion office.

604-660-4444

**The Office of the Public Trustee**

If the deceased has no relatives or friends able to provide the burial or cremation, the Office of the Public Trustee will do so along with the administering of the deceased's estate.  
[www.trustee.bc.ca](http://www.trustee.bc.ca)

1-800-277-9914

**Canada Pension Plan, Old Age Security**

Notify the Income Security Program when the person dies. You can inquire about pensions, death benefits, survivor's benefits and disability pensions.

**Other**

1-800-959-8281

**Canada Customs & Revenue Agency**

1-800-959-2221

Call for forms concerning the deceased

604-533-1201

**Canada Employment and Immigration**

To cancel Social Insurance Number

604-683-7151

**Medical Services Plan**

To cancel medical insurance

1-800-950-1498

**Motor Vehicle Branch**

Contact to cancel the deceased's valid driver's licence. Send a copy of the death certificate (It does not need to be a certified copy) to:

ICBC

Box 3750

Victoria, BC V8W 3Y5

If you have the driver's licence, cut it up and send it as well. If not, just provide the name and current address of the deceased.

## Grief and Loss Support

604-948-0660

### **Delta Hospice Society**

Programs for adults, teens and children after a death include one-to-one support, group support, lending library and professional counselling. A local hospice society will provide bereavement support in most communities.

604-951-8855

### **Crisis Line**

### **Funeral Homes and Services**

604-581-4401

### **Avalon Surrey Funeral Home**

604-946-6040

### **Delta Funeral Home**

604-527-1012

### **Memorial Society of BC**

### **Personal Alternative Funeral Services**

604-946-7759

Ladner, Tsawwassen

604-596-2215

North Delta, Surrey, White Rock

604-940-1313

### **Riverside Funeral Home, Delta**

604-596-8866

### **Valley View Funeral Home, Surrey**

604-660-3344

### **Vancouver Indigent Burials**

Assistance with funeral services for anyone not able to cover the costs. Authorization must be obtained prior to the funeral through a funeral director at the local welfare office.

Refer to **Helpful Information about Funerals** published by the Funeral Service Association of BC. It is an excellent resource for after a death. This booklet is available from your local funeral home or Delta Hospice at 604-948-0660.

## APPENDIX A

### Things that Must Be Done by a Survivor

*Some or all of the following may need to be done, but many tasks can be delegated to family or friends.*

#### **(A) Notify as soon as possible:**

1. Doctor(s)
2. Funeral director
3. Cemetery
4. Relatives and friends
5. Employer of the deceased
6. Employers of relatives not going to work
7. Pallbearers
8. Insurance agents (Life, Disability & Health)
9. Religious, fraternal, civic, veteran organizations, unions
10. Newspapers, regarding notices
11. Attorney, accountant and Executor of estate

#### **(B) Decide and arrange within a few hours**

12. Which funeral home
13. Place where service is to be held
14. Time of funeral service
15. Casket type
16. Clothing for deceased
17. Type of service (religious, military, fraternal)
18. Special selections from Scriptures
19. Clergy to officiate
20. Decide on charitable organization(s) to which donations are suggested in memory of deceased (if applicable)
21. Provide information for eulogy
22. Flowers
23. Music
24. Cemetery lot location if applicable
25. Memorial type and inscription

26. Clothing for attending funeral - may include children
27. Preparation at home including food for family and guests
28. Extra chairs
29. Transportation for family and guests, including planning funeral car list
30. Checking and signing necessary papers for burial permit
31. Obituary
32. Providing telephone numbers for all interested people
33. Answering phone calls, messages and letters
34. Meeting and talking with funeral director, cemetery representative, clergy about details
35. Greeting all friends and relatives who call
36. Arranging for meeting relatives from out of town
37. Providing lodging for out-of-town relatives
38. Making a list of donations and floral tributes sent for mailing cards of thanks
39. Arrange for special religious service
40. Check Will regarding special wishes
41. Order death certificate
42. Look after minor children

**(C) Secure Vital Statistics (required for burial permit)**

43. Name, home address and telephone number
44. How long at present address
45. Name of business, address and phone number
46. Occupation and title
47. Social Insurance Number
48. Military Service Serial Number
49. Date and place of birth
50. Citizenship
51. Father's name and birthplace
52. Mother's maiden name and birthplace
53. Religious name (if any)



**(D) Pay some or all of the following**

54. Funeral arrangements
55. Interment service
56. Clergy
57. Florist
58. Cemetery property
59. Memorials
60. Telephone
61. Food and accommodation
62. Private nursing service
63. Ambulance, medicine and drugs
64. Other current bills (rent, mortgage, taxes, installment payments)

## Notes

## Notes



**Delta Hospice Society**  
*comfort, meaning, dignity and hope*

604.948.0660  
[www.deltahospice.org](http://www.deltahospice.org)  
[info@deltahospice.org](mailto:info@deltahospice.org)



Re-printed 2011