

What to do when someone passes away

When someone passes away, there are many tasks to complete. Notifications must be sent, funeral arrangements made, important documents obtained, taxes settled, and the deceased's affairs must be managed.

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Where to start

The Canadian Government website is an excellent starting point; it provides an online questionnaire that generates a personal todo list based on the following criteria:

- your relationship to the deceased (executor, family, friend)
- the age of the deceased
- where the death occurred (in Canada, Outside Canada)
- citizenship and employment of the deceased

Checklist link - What to do when someone dies

<https://www.canada.ca/en/services/death.html>

What should be done immediately

Locate the will

A will is a legal document that outlines a person's wishes regarding the distribution of their property after death and designates an executor to manage the property until it is finally distributed. If there is no will or an executor has not been named, refer to the estate law of the Provincial or Territorial government where the person died.

Funeral Arrangements

A funeral is a ceremony or service held after a person's death and will usually include the person's burial or cremation. The will may specify the funeral arrangements that the deceased wished to have. If not, you should contact a funeral director to plan the arrangements. In most of Canada, funeral homes and crematoriums must provide a detailed cost breakdown of all their products and services.

Proof of death

You can use a statement of death or a death certificate as proof of death. The funeral home issues a statement of death, and the province issues a death certificate. The statement of death is sufficient in most situations to notify the federal government of a death.

Who to contact to inform of a death

Who should be contacted to inform them of a death, and how can an individual's benefits be canceled?

Social Insurance Number (SIN)

When a death occurs in a Canadian province, the vital statistics agency automatically notifies the SIN Program. If the death occurs in a territory or outside Canada, you must inform the SIN Program.

Canada Revenue Agency (CRA)

Contact the CRA to avoid any repayment situations for benefits. Even if the deceased was not receiving benefit payments, you should report the date of death.

CRA Link:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/notify-death-date.html>

Canada Pension Plan (CPP)/Old Age Security (OAS)

If the deceased individual received CPP or OAS benefits, these must be canceled as soon as possible. Benefits are payable for the month the death occurs; benefits received after that must be repaid.

Cancel CPP Instructions:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cancel-cpp.html>

IMPORTANT: Make sure to apply for the CPP Death Benefit of \$2,500

Apply for CPP Death Benefit:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>

IMPORTANT: You may qualify for the CPP survivor's pension if you are legally married to a deceased CPP contributor or the common-law partner of a deceased CPP contributor.

Qualification details :

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor->

[pension.html](#)

Employment Insurance (EI)

If the deceased received or was eligible to receive Employment Insurance, contact Contact Employment and Social Development Canada (ESDC)

Link:

<https://www.canada.ca/en/employment-social-development/corporate/contact/ei-individual.html>

Credit reporting agencies

Contact the credit reporting agencies in Canada to notify them of the death:

- [Equifax](#)
- [TransUnion](#)

This will help avoid fraudulent credit checks in the deceased person's name.

Canada Post

Contact Canada Post to forward the mail of an individual who died to a new address.

Link: <https://www.canadapost-postescanada.ca/cpc/en/personal/mail-forwarding.page>

Passport

If the individual who died had a passport and it is still valid, you should mail it to the following address:

Passport Program
Gatineau QC K1A 0G3
Canada

Include a copy of the death certificate and a letter with your preference of destroying the cancelled passport or having it returned to you.

Plan and file tax returns

This may involve preparing tax returns and closing a business and its related accounts. Next, you will have to apply for a clearance certificate. A clearance certificate confirms that the estate of a person who died has paid all amounts of income tax and GST/HST, interest, and penalties or that the Minister of National Revenue has accepted security for the payment. A clearance certificate will allow the executor to distribute assets without the risk of being personally responsible for unpaid amounts the deceased might owe to the CRA.

Contact information for federal or provincial programs

Link:

<https://www.canada.ca/en/services/death/contacting-services.html>

You should not rely on information tools for medical, financial or legal advice. It provides general information only. NICE is not responsible for any use of the information other than for general educational/informational purposes and no claim can be made against NICE or any of its personnel for any such use.

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