

*Third Edition, 2010*

# *When Someone Dies...*

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*Some next steps for family  
and friends*

## **Introduction**

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The death of a relative or friend is one of the most stressful things that happens in life. If death is sudden or unexpected, the feeling of shock can seem overwhelming. Even when the death is expected, it is still difficult to be prepared. While this booklet cannot anticipate every situation, we hope that it will answer some of your questions and help you make necessary arrangements.

There is a list of phone numbers on the back cover to direct you to those who can help, and space for your notes throughout this booklet.

It is important to remember to look after yourself. This booklet may also help you explore some of the feelings you may have and suggest ways to care for yourself and others.

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## When someone dies

<b>Initially:</b>	A doctor or nurse pronounces that death has occurred. <b>In hospitals and other institutions</b> , whenever possible, the body is left for a short time on the nursing unit so that, if you wish, you can spend some time there. The body is then taken to the morgue until arrangements are made for release to a funeral home. <b>At home</b> , you and your family may choose to spend more time with your loved one, and do not have to rush to call the funeral home after an expected death. The funeral home will transport the body after death has been pronounced by a nurse or physician, and you are ready to release the body. <b>Either way</b> , you will be able to view the body again at the funeral home.
<b>Spiritual Care Providers</b>	Spiritual care providers are available at the hospital 24 hours a day. We encourage you to involve your own faith group leader. Hospital staff can assist in contacting them.
<b>Organ and Tissue Donation</b>	Everyone is encouraged to discuss their wishes as a prospective donor long before they die. The hospital will ensure that the wishes of the person who has died are respected regarding the donation of their organs and tissue. Hospital staff will approach family members to seek confirmation of what wishes the patient may have documented or to discuss what he or she would have wanted. If organ or tissue donation is a choice for your family, this may affect the choice of setting where death occurs. Please explore this with your doctor and team when discussing your wishes.  Organ and tissue donation may not be possible, depending on the donor's age and type of illness. Eyes are the most common tissue donated and this can be arranged within 12 hours of death. Please let the nurses or doctors know if the person wished to be a donor, or if you would like more information about organ and tissue donation. Information is widely available, including at: <a href="http://www.giftoflife.on.ca">www.giftoflife.on.ca</a>
<b>Special Requirements</b>	If your religious or cultural traditions have special requirements, please advise hospital staff who will do their best to accommodate your needs.

## Autopsy

The doctor may ask permission to conduct an autopsy to clarify the cause of death. The autopsy report is sent to the patient's family doctor who can review it with you. With organ and tissue donation or autopsy, some surgery is involved. It is entirely possible in either case for the patient's body to be prepared for private or public viewing at the funeral home. ***In the case of an expected death***, an autopsy will ***not*** be performed.

## The Coroner:

When sudden or unexpected death occurs, the Coroner must be notified. They discuss the circumstances of the death with the family doctor and any specialists who were involved. The Coroner decides whether an autopsy is needed and this may mean that the body cannot be released immediately. The Coroner will discuss the situation with the family.

## Certification of Death:

The doctor signs the Medical Certificate of Death and the original is given to the funeral home who use it to produce Proof of Death Certificates for estate purposes. Several copies of this second legal document will be provided to you to settle the business affairs of the deceased.

## Choosing a Funeral Home:

One of your first decisions is to choose a funeral home. Their staff will be able to advise and assist you with any and all aspects of funeral arrangements. Waterloo Region is well served by many local funeral homes, whose names and phone numbers are listed in the Yellow Pages. All of them provide a 24 hour phone service and can arrange to meet with you at your convenience. We suggest that you call ahead for an appointment. At some hospitals, a form specifying the name of the funeral home chosen must be filled out. If a funeral home has not been selected before you are ready to leave the hospital, you will need to give verbal permission to the hospital switchboard (phone numbers are listed on the back cover of this brochure) when you have chosen a funeral home.

## Personal Belongings:

You will be asked to take any personal belongings of the deceased with you. This includes jewelry, clothing and medications. If any valuables are left behind, they can usually be obtained by contacting Security at the hospital.

## Funeral arrangements

### Your meeting at the funeral home:

If you have a religious or spiritual affiliation, the leader of your faith community can meet with you and your family, at your home or at the funeral home, to discuss the kind of funeral or memorial service that would be helpful. Keep in mind any wishes that the deceased may have expressed.

The funeral director will assist you with the options and decisions for arrangements including: transportation; an obituary; visitation; a funeral or memorial service; cremation or burial; and matters related to administration such as the Canada Pension Plan (see check list on opposite page).

When you meet with the funeral director, they will require the following information regarding the deceased:

- Social Insurance Number
- date and place of birth
- names and birth places of parents
- marital status
- partner's name
- children's names
- a photograph

The Police Service recommends that you have a friend or neighbour keep a watchful eye on your home during the time you are away and involved with the funeral arrangements.

### Special Situations:

If money is a problem, you might be eligible for help from a union, society, lodge or other association to which the deceased belonged. Veterans Affairs or Regional Social Services may be of assistance. It is important to check with the appropriate organization ***before*** you make funeral arrangements.

## After the Funeral

### A handy check list for notifications

Here is a checklist of the government agencies, organizations and professionals that you need to notify, as applicable, with guidance from the funeral home.

- Bank(s):** With a Proof of Death Certificate provided by the funeral home, bank staff can assist you to close the bank account(s) of the deceased and provide financial advice.
- Legal Issues:** A lawyer can help you or the executors of the estate to attend to the legal will and wishes of the deceased.
- Canada Pension Plan (CPP):**  
1-800-277-9914 (English)  
1-800-277-9915 (French)  
1-800-255-4786 (TDD/TYY)  
Box 2020, Chatham, ON N7M 6B2  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)  
If the deceased was receiving CPP or Old Age Security, there may be benefits available to survivors. You are required to notify the Income Security Program by telephone or in person. This office requires: the name of the deceased; their Social Insurance and Old Age Security numbers; the date of death; and the names of their next of kin.
- Insurance:** Insurance companies will also need to be notified of the death.
- Employer:** Employers need notification for a number of reasons including possible pension and insurance benefits.
- Veterans Affairs Canada (VAC):**  
1-866-522-2122 (English)  
1-866-522-2022 (French)  
Last Post Fund: 1-800-563-2508  
If the deceased was receiving benefits through VAC, you are also required to notify this office.  
  
This fund provides funeral and burial grant assistance.

- Ontario Health Insurance Plan (OHIP):**  
1-800-664-8988  
519-893-3966  
You are required to cancel OHIP coverage by providing a Proof of Death Certificate to:  
OHIP  
Unit B2, 1400 Weber St. East,  
Kitchener, ON,  
N2A 3Z8  
  
If you have the deceased person's Health Card, it should be cut in half and submitted along with a Proof of Death Certificate.
- Vehicle Licensing:** To cancel a Driver's Licence, bring the licence to the local Vehicle Licensing Office (listed in the Yellow Pages) along with a Proof of Death Certificate.  
  
If the deceased owned a vehicle and you wish to have the vehicle licence transferred to another individual, the local Vehicle Licensing Office can assist you.
- Credit Card companies, and other creditors:** They should be notified, and in some cases debts may be covered by insurance policies.
- Landlord, utilities, and subscriptions:** These parties should also be notified. If the deceased lived alone, notify the Post Office about where to forward any mail.
- Workers' Insurance and Safety Board (WISB):** If it was a work related accident, there may be coverage of some costs. Contact the WISB though the Blue Pages in your phone book.
- Criminal Injuries Compensation:** Compensation and other support may be available to the surviving family of a crime victim. Contact the Victim Services Unit of the Waterloo Regional Police Service at 519-653-7700.

## ***Caring for yourself and others***

- Grief:** Grief is the normal expected human response to loss. The way we grieve may be shaped by our personality, life experience, culture, religious or spiritual beliefs and by the way the person died. Each person experiences grief in their own way and in their own time, often with a variety of feelings. This may include: fear; anger; anxiety; restlessness; denial; exhaustion; sadness; isolation; frustration; guilt and acceptance. These are normal feelings and are natural parts of grief. These feelings can sometimes be helpfully shared and explored in support groups.
- Children:** Sometimes referred to as “the forgotten mourners” children can experience the same emotions as adults, however, they may not understand or have the vocabulary to describe what they are feeling. Children need honest and clear answers to their questions. Be open and available to them. Age plays a large part in how a child will commonly respond, because children at different ages are at different levels of understanding about death. Be patient and be gentle with yourself, and others.
- A loss early in life is a painful event. It may also present a significant opportunity for children to learn how to cope with inevitable future losses. You are not responsible for providing all the answers, but you can provide simple details, reassurance, and the love that children need. Various community resources and publications are available to assist you.
- Your own well being:** During this difficult time, it is important to take care of yourself. Try to get some rest, physical exercise and to eat properly. Remember that family and friends among others, are available to help you. Don't be afraid to ask for help. It may also be wise to see your family doctor for advice and assistance.

## **Bereavement support services**

In addition to the support of your family, friends and your religious or cultural community, most local funeral homes provide or sponsor bereavement support services. Be sure to check with the funeral home you choose.

Waterloo Region is well served by a wide variety of agencies. A pamphlet entitled “Bereavement Support Services” is published by Hospice of Waterloo Region and is widely available. To request a copy of the pamphlet or to speak with a representative, please call 519-743-4114, or consult their website: [www.hospicewaterloo.ca](http://www.hospicewaterloo.ca). Follow the Programs and Services tab to “Bereavement Support Services” and the Education/End of Life tab to “When Someone Dies ...” for electronic copies of these two brochures.

## **Other resources**

Public libraries, local faith communities, schools and hospitals have various books and other resources geared to the needs of adults, teenagers and children who are grieving.

Cambridge Memorial Hospital  
519-621-2330

Grand River Hospital and Regional Cancer Centre  
(K-W and Freeport Sites)  
519-749-4300 (Medical Records ext. 2108)

St. Mary's Hospital and Regional Cardiac Centre  
519-744-3311

Hospice Palliative Care (HPC)  
Consultation Service of Waterloo  
519-749-6578, ext. 6417

Victim Services of Waterloo Region  
519-585-2363

Waterloo Regional Police Service  
519-653-7700

Funeral Home:

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To obtain additional copies of this resource,  
please call 519-749-4300, ext. 2142  
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Provided with the condolences of

