

Fifth Edition, 2015

When Someone Dies...

*Some next steps for family
and friends*

Introduction

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 brochure 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 brochure may also help you explore some of the feelings you may have and suggest ways to care for yourself and others.

A Note about Service Canada:

Service Canada is now legislated to be one point of contact with various Government of Canada Departments, with whom the deceased or their estate may have had, or will require, some involvement. At the time of printing this brochure, the protocols and mechanisms to achieve this goal were being finalized. For further information, contact: www.servicecanada.gc.ca or 1-800-622-6232.

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When Someone Dies

Initially: A doctor or nurse pronounces that death has occurred. ***In hospitals and other institutions***, 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 director. ***At home***, you and your family may choose to spend more time with your loved one, and do not have to rush to call the funeral director after an expected death. The funeral director will transport the body after death has been pronounced by a nurse or physician, and you are ready to release the body. ***Either way***, you will be able to view the body again with the funeral director. **The death of an infant or child, or the donation of a body to science, will entail additional needs with which the funeral director can assist you.**

Spiritual Care Providers: Spiritual care providers are available at the hospital 24 hours a day. We also encourage you to involve your own faith group leader. Hospital staff can assist in contacting them.

Organ and Tissue Donation: In an end of life situation, families often make many decisions they may not have been expecting. One decision that many families find meaningful is helping others in need through the gift of organ and tissue donation. Ensuring families are offered the opportunity to donate is part of end of life care in Ontario hospitals. Donor families grieving the death of a loved one, say that donation has provided a measure of comfort in knowing their gift has given hope and restored life to others.

Hospital staff are legislated to notify Trillium Gift of Life Network (TGLN) when a patient dies. TGLN will assess the patient's medical suitability and check the provincial registry to see if your loved one has registered their consent to donate. You will be contacted by TGLN to discuss the opportunity for donation if your loved one appears to be medically suitable as a donor. Information about organ and tissue donation and how to register your consent can be found at www.giftoflife.on.ca

Special Requirements: 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 for 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 body to be prepared by a funeral director for private or public viewing, including an open casket.

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 director who provides Proof of Death Certificates for estate purposes. Several copies of this legal document will be provided to settle the business affairs of the deceased.

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

Choosing a Funeral Director: **A licensed funeral director is needed to assist with the disposition of the body, the registration of the death, and can also support the family in their grief.** In the Province of Ontario, there are **Funeral Establishments, also known as Funeral Homes**, which can *also* arrange for cremation, and **Transfer Services, also known as Cremation Services**, which can also provide immediate burial services, though *can't* provide embalming, visitation, nor participate in a funeral service. **For the purposes of this brochure, we will refer to all of them as funeral directors.**

Waterloo Region is well served by many funeral directors, whose company names and contacts are listed in the Yellow Pages and on-line. All funeral directors provide a 24 hour phone service and can

Funeral Arrangements

arrange to meet with you at your convenience. We suggest that a family member or other authorized person call ahead for an appointment. At some hospitals, a form specifying the name of the funeral director chosen must be filled out. If a funeral director has not been selected before you are ready to leave the hospital, you will need to call the hospital switchboard (phone numbers are listed on the back cover of this brochure) with your choice.

Your Meeting with the Funeral Director:

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

If you have a religious or spiritual affiliation, the leader of your faith community can help with arrangements that will be helpful. Keep in mind any wishes that the deceased may have expressed.

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

- Social Insurance Number
- Date and place of birth
- Names and birthplaces 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:

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 also be of assistance. Check with the appropriate organization **before** you finalize funeral arrangements. The funeral director will be able to assist you with this.

After the Funeral: a Check List for Notifications:

Here is a check list of government agencies, organizations and professionals that you need to notify, with a Proof of Death Certificate, as applicable, with advice from the funeral director. See inside front cover, about Service Canada.

- | | |
|--|--|
| <input type="checkbox"/> Bank(s): | Bank staff can assist you to close the bank account(s) of the deceased and provide financial advice. |
| <input type="checkbox"/> Legal Issues: | A lawyer can help you or the executors of the estate to attend to the legal will and wishes of the deceased. |
| <input type="checkbox"/> Canada Pension Plan (CPP):
1-800-277-9914
(English)
1-800-277-9915
(French)
1-800-255-4786
(TDD/TTY)
Box 2020, Chatham,
ON N7M 6B2 | 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. 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.

www.servicecanada.gc.ca |
| <input type="checkbox"/> Insurance: | Insurance companies will also need to be notified of the death. |
| <input type="checkbox"/> Employer: | Employers need notification for a number of reasons including possible pension and insurance benefits. |
| <input type="checkbox"/> Veterans Affairs Canada (VAC):
1-866-522-2122
(English)
1-866-522-2022
(French)

Last Post Fund:
1-800-465-7113 | If the deceased was receiving benefits through VAC, you are also required to notify this office.

This Fund provides funeral and burial grant assistance for veterans |

- ☐ **Ontario Health Insurance Plan (OHIP):** To cancel OHIP coverage, bring the Ontario Health Card along with a Proof of Death Certificate to:
- Service Ontario
(various locations)
1-800-267-8097
www.serviceontario.ca

www.health.gov.on.ca
- ☐ **Vehicle Licensing:** To cancel a Driver's Licence, bring the Licence along with a Proof of Death Certificate to Service Ontario.
- If the deceased owned a vehicle and you wish to have the vehicle licence transferred to another individual, Service Ontario or the Ministry of Transportation Ontario (MTO) can assist you:
- Service Ontario
1-800-267-8097
www.serviceontario.ca
www.mto.gov.on.ca
- ☐ **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.
- ☐ **Workplace Safety and Insurance Board (WSIB):** If it was a work related accident, there may be coverage of some costs: www.wsib.on.ca
1-800-387-0750
- ☐ **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, including grief groups and one to one counselling for children.

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.

Death by Suicide: When a death by suicide occurs, people experience traumatic grief. Trauma and grief interact with each other and this can feel overwhelming. This powerful response is made even more difficult by the stigma often associated with suicide. For assistance in "learning to live with the questions", explore the helpful resources of the Waterloo Region Suicide Prevention Council: www.wrspc.ca

Bereavement Support Services: In addition to the support of your family, friends and your religious or cultural community, most local funeral directors provide or sponsor bereavement support services. Be sure to check with the funeral director you choose.

Waterloo Region is well served by a wide variety of agencies and websites for bereavement support. 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 www.hospicewaterloo.ca. Follow the Resources tab to Publications and Flyers for electronic copies of that pamphlet and this brochure, among others.

An electronic copy of this brochure, among other bereavement resources, is also available at: www.grhosp.on.ca/spiritualcare.

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
519-749-4300 (Health Records, ext. 2108)

St. Mary's General Hospital
519-744-3311

"Here 24/7" for Addictions, Mental Health and Crisis Services
1-844-437-3247

Hospice of Waterloo Region
519-743-4114

Victim Services of Waterloo Region
519-585-2363

Waterloo Regional Police Service
519-653-7700

Funeral Director:

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To provide comments about, or obtain additional copies of, this brochure please call 519-749-4300, ext. 2142.

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Provided with condolences from

