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# **PRACTICAL GUIDE TO DEATH IN ONTARIO DURING COVID-19**

*A resource for agencies & communities*

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# WHAT TO DO WHEN SOMEONE DIES

This is a practical guide. Resources to support healthy grieving are available online. Always aim to follow the known wishes of the person who has died. As appropriate, consult with the person's partner (if any), family and friends, as well as case managers or community agencies that worked with the person. Keep everyone informed of arrangements throughout the process.

**1**

## CHOOSE A PERSON TO LEAD ARRANGEMENTS

As soon as you are informed of the death of a participant, member or client, determine who will take the lead for making arrangements. The remaining steps in this series can be done by the designated lead person or delegated.

**2**

## MAKE A PLAN FOR THE BODY RIGHT AWAY

Call the hospital to make a plan for the body. Decide on a funeral home to use. Note: Autopsies are no longer done for people suspected to have died from COVID-19, unless there is a factor of "great significance," such as suspected homicide. [New emergency measures](#) dictate that after a person dies, their family or other decision-maker has one hour, if the death occurred in hospital, or three hours, if it occurred in a long-term care home, to decide where to send the body.

**3**

## LOCATE PERSONAL BELONGINGS AND DOCUMENTS

If the person was homeless, call relevant shelters or drop-ins to locate any belongings that may be stored there. These could include identification, documents, or personal items that may be of value to family and friends.

**4**

## CONTACT INCOME SUPPORT PROGRAMS

If the person received Ontario Works or the Ontario Disability Support Program, call **(416) 392-2600** to report that the individual has passed away. Inquire about funds for funeral arrangements and/or transportation of the body. If the deceased person received Old Age Security and Canada Pension Plan, call **1-800-277-9914** to cancel. Have the person's Social Insurance Number ready.

**5**

## PLAN THE FUNERAL AND ARRANGE SPIRITUAL CARE

Reach out to any cultural, religious or spiritual organizations that were important to the person. See Page 3 for more information on funerals and COVID-19.

**6**

## CANCEL GOVERNMENT IDENTIFICATION

See Page 4 for details on the process.

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# MAKING FUNERAL ARRANGEMENTS

## SPECIAL CONSIDERATIONS DURING THE COVID-19 PANDEMIC

There may be delays in being able to hold services and memorials. [The Bereavement Authority of Ontario](#) is recommending cremation at this time, but embalming can also be considered. In-person witnessing of cremations is suspended.

Ontario [death certificates](#) will now be issued electronically directly to funeral homes.

If there is a request to transfer the deceased to another city or area, the funeral home will consult with public health authorities for instructions.

## PHYSICAL DISTANCING DURING FUNERALS AND MEMORIALS

During the COVID-19 pandemic, gatherings including funerals and memorials are limited to 10 people. Ten people may be too many in spaces where physical distancing is difficult. No vigils or wakes are allowed at any place of worship. Funeral home chapel services may include a quick prayer or reading with 10 or fewer people. Cemeteries are open only for services, burials, and cremations with 10 or fewer people.

It will be difficult to manage expressions of sympathy. As respectfully as possible, support funeral home staff to discourage hugs, handshakes, and any other direct physical contact. Visitors should not touch the coffin/casket or the deceased person.

## FUNERAL HOMES AND CEMETERIES

### **Cardinal Funeral Home**

366 Bathurst St.  
(416) 603-1444

### **Prospect Cemetery**

1450 St. Clair Ave. W  
416-651-4040

### **Roy Miller Funeral Chapel**

1695 St. Clair Ave.  
(416) 656-3585

### **Mount Pleasant Cremation Centre**

375 Mount Pleasant Rd.  
416-485-9129

### **Rosar Morrison Funeral Home & Chapel**

467 Sherbourne St.  
(416) 924-1408

### **Glendale Cemetery**

Hwy 27 & Steeles Ave.  
416-639-3453

### **Bernardo Funeral Homes**

2960 Dufferin St.  
(416) 789-7661

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# MONEY MATTERS

## FINANCIAL ASSISTANCE FOR FUNERAL ARRANGEMENTS

The Ontario Works funeral assistance program is available to help with basic funeral expenses for those who cannot afford them, whether the person was an OW or ODSP recipient or not. Applications are usually approved within a few days. Call **1-877-229-7077**.

The Canada Pension Plan death benefit is a one-time lump sum payment of \$2,500 made to the estate. It usually takes three to four months to process and is only available if the deceased person made contributions to the Canada Pension Plan (CPP). If there is no will, it is usually paid to the spouse, partner or children, or the person who paid for the funeral. Apply online or call **1-800-277-9914**.

## SETTLING THE ESTATE

### **If there is a will:**

If you believe there is a will but cannot locate it, contact the closest Ontario courthouse to see if one is registered. If the will was made before 1977, it may be in court archives.

The will usually names an estate trustee or executor. This person will carry out the terms of the will; for example by distributing the assets, making funeral arrangements and completing the terminal tax return. During COVID-19, Ontario is allowing wills and powers of attorney to be witnessed virtually.

### **If there is no will:**

If the person dies without a will, the Ontario Succession Law Reform Act governs how the property will be distributed to surviving relatives. Usually, assets are distributed first to the partner, and after that to the children. If there is no partner or children, it will go to a parent, then to siblings, etc.

## CLOSING ACCOUNTS

After the estate is settled, close bank accounts, Registered Retirement Savings Plans, Registered Retirement Income Funds, Tax-Free Savings Accounts, Registered Disability Savings Plans, investment accounts, credit cards, and any recurring fees and bills. Contact the financial institution of the deceased person for more information. To prevent fraud, it is a good idea to notify credit bureaus (Equifax and TransUnion) of the death.

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# AGENCIES TO NOTIFY OF A DEATH

## CANADA REVENUE AGENCY

The executor of the will or a family member must inform the CRA of the death by telephone at **1-800-959-8281**, or send a letter. If there is no will and no family available, then a community agency or service provider can inform the CRA. Send a copy of the death certificate and a copy of the will (if there is one) to **Sudbury Tax Centre, 1050 Notre Dame Ave., Sudbury ON, P3A 5C2**.

## SOCIAL INSURANCE REGISTRATION OFFICE

Return the SIN card with a copy of the death certificate to **Service Canada Social Insurance Registration Office, PO Box 7000 Bathurst NB, E2A 4T1**.

## PASSPORT OFFICE

The person's passport should be returned in person to the nearest passport office or mailed to **Canada Passport Program, Gatineau QC, K1A 0G3** with a copy of the death certificate.

## FILING A TAX RETURN FOR A DECEASED PERSON

A “terminal return” must be completed for the person who has died. If it is a basic return, any volunteer agency should be able to complete this. If death occurs between January 1 and October 31, the return is due by April 30 of the following year. If death occurs between November 1 and December 31, the final return is due six months after the date of death.

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## SELF-CARE

You will be managing your own feelings as well as helping others deal with their loss of the deceased person. Please use any and all of the resources you have. For staff, this means your supervisor and peers, your support networks and online mental health programs.

*For further information, consult provincial and federal guidelines for steps to take after a death. Thank you for helping to respect and honour someone who has died.*