

# CHECKLIST

## Things To Do When A Death Occurs In The Family

### GENERAL

- 1. List all persons who should be notified and call them.
- 2. Contact the person who will be conducting the service (locate contracts).
- 3. Place obituary in the newspapers (funeral director will assist).
- 4. Arrange for family or friends to take turns answering the telephone and door and keep a record of the calls.
- 5. Roughly pre-plan family meals and food needs for the next few days.
- 6. Arrange necessary household chores and accept appropriate offers to help.
- 7. Plan sleeping arrangements for possible overnight guests.
- 8. Arrange for disposition of any flowers after the service.
- 9. Prepare a list of people who must be notified by mail.
- 10. Check the deceased's personal papers and have them ready for the executor.
- 11. Prepare a list of people who require acknowledgements of flowers and calls.

### FINANCIAL

- 1. Notify the executor of the estate.
- 2. Notify the BC Pension Corporation at 2995 Jutland Rd., Victoria, BC V8T 5J9 (1-866-876-8877) and request information on the status of the teachers pensions, Medical Service Plan and Extended Health Benefit plan premiums.
- 3. Advise the Medical Services Plan of BC and PBC (for Extended Health) of the death of the retiree or the death of a dependent, and ensure that Medical Services Plan and Extended Health Benefit premiums are continued for the survivor.

## FINANCIAL (CONTINUED)

- 4. Advise the nearest Income Security Client Service Centre of the federal government. The Service Centre (1-800-277-9914) looks after the Old Age Security and Canada Pension Plan. There may be a death benefit and survivor benefit payable by CPP.
- 5. Advise issuers of credit cards if the cards are not in your name.
- 6. Advise life insurance companies and ICBC re: automobile.
- 7. Notify banks and other financial institutions where the deceased had accounts and/or safety deposit boxes.
- 8. Organize your finances to ensure bills are paid on time.
- 9. If there might be any veterans benefits payable, contact the Department of Veterans Affairs or the Veteran's Pension Commission or alternatively you can contact your nearest Royal Canadian Legion branch.
- 10. Contact all other organizations, clubs, etc. to establish whether benefits might exist.
- 11. Contact Workers' Compensation Branch if the deceased was in receipt of WCB benefits, or the BCTF if in receipt of SIP benefits.

## MAKING A WILL

- 1. Consult a solicitor or other professional to make certain that all the necessary details are included in the documents. Avoid handmade and pre-printed form wills.
- 2. The original copy of the will should be safely deposited in a location known to the executor and the beneficiaries.
- 3. The original should be registered with the government registrar. (The actual will is not filed with the registrar.)
- 4. Two copies of the will should be kept by the person making the will; keep one at home, the other in a safety deposit box. A third copy should be held by your executor.

In case of the death a person without a will (intestate) the assets are frozen until the court appoints a "trustee". This will cause delay and extra expense as well as creating considerable dissatisfaction among the beneficiaries and/or relatives. (If a married person dies intestate, the surviving spouse receives the entire estate.)

# PROBATE PROCEDURES

This section is designed to give you an idea of some of the considerations that must be given to probating an estate.

If a professional executor/administrator is not employed, it is recommended that extreme care and attention be given to all details and that a solicitor be consulted regularly.

Several books and "Probate Forms" packages are available in good bookstores.

Some of the duties and responsibilities of the executor/administrator of the estate are:

- 1. Assume and maintain control over all possessions and property of the deceased.
- 2. Notify family, friends, and beneficiaries of your responsibilities.
- 3. Assist in funeral arrangements, including a search for existing contracts re: funeral, plots, etc.
- 4. Establish a detailed set of files. Date and annotate carefully all actions and events.
  - \* set up summary of securities and bank balances
  - \* list known liabilities, such as taxes payable.
  - \* record deemed valuation of all items.
- 5. Notify all services such as the BC Pension Corporation, Canada Pension Plan, Old Age Security, insurance company(ies), post office (re-direct mail to the executor), banks, credit card accounts, hydro, telephone, subscriptions, Medical Services Plan, etc.
- 6. Apply for "Letters Probate", the legal procedure for:
  - a) establishing the validity of the will, and
  - b) authorizing the executor to deal with the assets of the estate in accordance with the priorities prescribed by law and the terms of the will.

This application for Letters Probate requires very careful attention to details. Thus the reason for the files noted earlier.

7. Upon receipt of Letters Probate, the executor may proceed with the distribution and disbursements. Continued consultation with a lawyer throughout these procedures is recommended.

## IMMEDIATE PROVISIONS FOR SURVIVORS

The assets of a deceased person are frozen for a minimum of seven days. However, there are some exceptions. If it can be proven that there is an urgent need, varying amounts may be drawn from accounts such as: life insurance, pension funds, joint bank accounts, credit unions or trusts, accumulated earnings, and wages.

## EXECUTOR'S CHECKLIST (an example)

1. Locate the will.
2. Conduct will search.
3. Set up file system.
4. Make all funeral arrangements and attend to burial of deceased.
5. Apply for death certificate (funeral director usually assists).
6. Locate all bank accounts of deceased. Ascertain amount payable on each.
7. Notify insurer of death.
8. Arrange with post office for mail to be re-addressed if necessary.
9. Notify pension office of death.
10. List the contents of the deceased's safety deposit box.
11. Completely review all personal papers of the deceased in order to locate assets and debts.
12. Prepare a detailed inventory of the deceased's assets and debts.
13. Arrange for storage of any assets requiring it. Advise insurers of any physical assets of the deceased.
14. Notify the beneficiaries of the death if necessary and advise them of their entitlement under the will.
15. Cancel any subscriptions or charge accounts. Return or destroy charge cards.

- 16. Obtain any "instant cash" required from bank, insurance companies, or employer.
- 17. Make out documents required for Application for Letters Probate or Administration.
- 18. Sign documents before a Commissioner for taking Oaths.
- 19. File applications at the probate registry.
- 20. Pay all probate fees.
- 21. Receive Grant of Letters of Probate or Administration and have sufficient certified copies.
- 22. Advertise for creditors if necessary.
- 23. File income tax return for year of death and any former years not yet filed by the deceased.
- 24. Apply for Canada Pension Plan benefits if any.
- 25. Apply for civil service, union, and/or veteran's benefits.
- 26. Pay any succession duty payable and obtain releases.
- 27. Apply for balance of any amounts payable under insurance policies.
- 28. Sell any estate assets which must be sold or which executor chooses to sell (if they have the power).
- 29. Pay funeral expenses, income taxes payable, and all debts of the deceased.
- 30. Pay money bequests and distribute other property in accordance with instructions in the will (being sure to retain sufficient cash to carry out the final steps.)
- 31. Transfer insurance on house, car, etc. Note: impound or store a licensed automobile until it is re-registered.
- 32. File the estate's income tax returns and pay owing.
- 33. Pay legal fees and any outstanding fees relating to the administration of the estate, including executor's compensation.
- 34. Obtain releases from all beneficiaries or pass estate accounts before a judge of the Supreme Court, Probate Division.
- 35. Reimburse yourself for necessary and reasonable expenditures.

