



WHAT TO DO WHEN A LOVED ONE PASSES CHECKLIST

Coping with the passing of a loved one is difficult. ARTA has provided the following checklist of things to consider while going through this very difficult time. Please note that while most of the contact information provided is specific to Alberta residents, non-Alberta residents can still use this checklist to ensure that all matters are dealt with.

ARTA encourages you to contact the ARTA office at any time at 780-822-2400 (or toll-free at 855-212-2400 anywhere in Canada) if you have any questions regarding your ARTA membership or benefits coverage.

Please note that while every reasonable effort has been made to ensure that the information provided is reasonably comprehensive, accurate, and clear, it is provided as information only on an “as available” basis and is therefore subject to change. While ARTA makes every reasonable effort to provide accurate information, the information provided is necessarily of a general nature and may not address your specific circumstances. ARTA accepts no liability whatsoever for any inaccuracies or omissions in this document.

Immediately

- Notify friends and family.**
- Deal with intentions as to donation of organs, cremation, or burial.**
- Make funeral arrangements.**
- Apply for a Burial Permit.**

A burial permit is required to bury, cremate or otherwise dispose of the body of a deceased person. Permits are printed by most funeral homes on behalf of the family when funeral service arrangements are being made. Burial permits may also be obtained from a hospital administrator.

- Complete a Registration of Death Form.**

This form is usually completed at the funeral home when the funeral arrangements are being made. It is a permanent legal record of the death. It is the responsibility of the spouse, next of kin or person who has full knowledge of the facts surrounding the person who has passed away to complete a Registration of Death Form.



WHAT TO DO WHEN A LOVED ONE PASSES CHECKLIST

Locate your loved one's will.

It is important that the most recent legal will be located as soon as possible. The will specifies the person who becomes the executor (also called the personal representative). If there is no will, according to the Intestate Succession Act, the estate goes to the deceased's legally married spouse, adult interdependent partner and other relatives in order of their blood relation. If there is no will and there are no known relatives, the Public Trustee may administer the estate.

Locate other key documents.

These documents may include your marriage license, birth certificates, bank records, insurance policies, assets, and military records.

Cancel Planned Trips

If your loved one was covered for Trip Cancellation insurance, contact the insurance provider to inform them of the cancellation within the first 48 hours following the death of your loved one. The ARTA Extended Health Care Emergency Travel Trip Cancellation insurance assistance provider is Allianz Global Medical Assistance; their telephone number is 1-844-996-9003, or collect at 1-519-342-0142. The ARTA stand-alone Trip Cancellation insurance assistance provider is Global Excel; their telephone number is 1-877-644-4215, or collect at 1-819-566-4215.

Order a Certificate of Death Form.

Vital Statistics uses the information on the Registration of Death Form to create an official Certificate of Death. The executor/personal representative or other eligible person should order a Certificate of Death. Many organizations will require this document before decisions can be made on behalf of the deceased. Until you obtain the Certificate of Death, the funeral director will issue a Statement of Death that you can use.

Stack and store incoming mail.

You may wish to respond to time sensitive documents right away, but you should not need to review most of your mail at this time. You need only to keep track of it to review at a later date.



WHAT TO DO WHEN A LOVED ONE PASSES CHECKLIST

Hire a lawyer.

You will probably want to hire a lawyer to help you with the legalities of handling the will and estate. If you do not already have a lawyer, you can find one through the Lawyer Referral Service of the Law Society of Alberta (http://www.lawsociety.ab.ca/public/lawyer_referral.aspx, or call 1-800-661-1095).

If necessary, Legal Aid can help you find and pay for a lawyer (<http://www.legalaid.ab.ca/help/Pages/default.aspx>, or call 1-866-845-3425).

A lawyer can provide you with a complete list of the legal rights and responsibilities of an executor/personal representative.

Apply for Canada Pension Plan survivor benefits, if applicable.

Application kits are available from any Service Canada Centre and many funeral homes. Canada Pension Plan survivor benefits are paid to a deceased contributor's estate, surviving spouse or common-law partner and dependent children. There are three types of benefits:

- The death benefit is a one-time payment to, or on behalf of, the estate of a deceased Canada Pension Plan contributor;
- The survivor's pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor; and
- The children's benefit is a monthly benefit for dependent children of a deceased contributor.

It is important to apply for Canada Pension Plan benefits. If you do not apply, you may lose benefits you are entitled to receive.

Within the First Month

Inform your loved one's bank and other financial institutions (including credit card companies).

Notify the Alberta Teachers' Retirement Fund (ATRF), and/or any other retirement income provider.

ATRF may be contacted by calling toll-free 1-800-661-9582.



WHAT TO DO WHEN A LOVED ONE PASSES CHECKLIST

- Contact ARTA and the ARTA Retiree Benefits Plan Administrator.**

Call ARTA at 780-822-2400 or toll-free at 1-855-212-2400 and the ARTA Retiree Benefits Plan Administrator at 1-855-444-ARTA (2782) to find out about coverage for you and your dependents, if applicable, and change your membership and benefit plan coverage information.
- Notify the Alberta Health Care Insurance Plan.**

You may cancel your loved one's coverage by contacting the Alberta Health Care Insurance Plan at <http://www.health.alberta.ca/AHCIP/cancel-coverage.html>, or call 780-427-1432 in Edmonton, or call toll-free in Alberta 310-0000 then 780-427-1432.
- Change Motor Vehicle Registration and Insurance Information.**

This can be done at any Alberta Registry Agent. You can find your closest Registry Agent by visiting <http://www.servicealberta.ca/1641.cfm>.
- Request an Income Tax Clearance Certificate.**

You need to file any necessary returns for the deceased, pay any tax owing and obtain an Income Tax Clearance Certificate before distributing the estate. You may wish to hire an accountant to assist with this.

The Income Tax Clearance Certificate may be requested by completing Form TX19, available at <http://www.cra-arc.gc.ca/E/pbg/tf/tx19/README.html>.

Additional information is available on the Canada Revenue Agency website, at <http://www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/menu-eng.html>.
- Protect business interests.**

This includes determining if there are any agreements that apply to business assets, such as buy-sell agreements or shareholders' agreements.
- Submit a life insurance claim (if applicable).**
- Cancel your loved one's Social Insurance Number (SIN).**

Send the SIN card along with a copy of the death certificate or a Statement of Death to Service Canada.



WHAT TO DO WHEN A LOVED ONE PASSES CHECKLIST

- Cancel your loved one's Passport.**

Return the passport to Passport Canada with a copy of the death certificate.

Within the First Six Months

- Identify and catalogue your assets and valuables.**

These items may include property (including property in another province or country), furniture, bank accounts, securities, business interests, jewellery, and items in a safety deposit box.

- Work with an accountant, financial planner, insurance agent and/or lawyer to complete a financial plan and ensure all property is insured.**

- Contact Land Titles to arrange the transfer of jointly held assets.**

Any necessary changes to land titles may be made by contacting Service Alberta at <http://www.servicealberta.ca/LandTitles.cfm>.

- Cancel subscriptions, memberships, etc.**

- Consider joining a support group or obtaining grief counselling for yourself and others affected by your loved one's passing.**