

# Estate Immediate Checklist

## Estate Fraud Prevention Program

- Notify Equifax (1-800-465-7166) and trans Union
- Notify Provincial Health Ministry ([Link Here](#)) to cancel the health card/number and reduce the potential for healthcare fraud
- Notify vital statistics (604-660-2421), which prevents a replacement Birth Certificate from being issued
- Notify Income Security Programs (1-800-454-8731), which cancels the Social Insurance Number

OBTAIN A FEW PROVINCIAL DEATH CERTIFICATES. Most banks, insurance companies, and pension plans will accept/require these certificates.

## Life Insurance

- Have all the Life Insurance policies on the deceased been found and beneficiary requests completed?
- Change the beneficiary information on current Life Insurance policies that name the deceased as beneficiary

## Government Affairs

Notify Canada Pension and Old Age Security (1-800-277-9914), the estate is to keep OAS and CPP pensions for the month that the death occurred.

Apply for Lump sum death benefit

- If the deceased contributed to the Canadian Pension Plan for at least 3 years, a lump sum death benefit may be available to the estate.
- The application form is to be completed, then mailed or taken down to one of the Human Resources Canada locations within 60 days ([Click Here](#)).

Apply for Survivors benefit (widows or Orphans) [Link Here](#)

- Form to be completed and sent to Human Resources Canada.(1-800-277-9915)
- Employment Insurance to be notified if deceased was in receipt of EI. (1-800-206-7218)
- Current Passport to be returned to Government of Canada Passport Program (1-800-567-6868)
- G.S.T. cheques issued after the date of death are to be returned to Revenue Canada (1-800-959-1953)

### **Veterans Affairs**

- If the deceased was a war veteran a benefit may be available, Last Post Fund National Office (1- 800-268-0248 Surrey)

### **Health Affairs**

- BC Health Services (1-800-465-4911) card to be cancelled A new BC Health Card will be mailed to the spouse if applicable.
- Medical Alert registry to be cancelled (1-800-668-1507) Private health insurance to be cancelled.
- Notify doctor, dentist, optometrist, pharmacist and physiotherapist etc. to prevent appointment reminders
- Return medical equipment: beds, chairs, and oxygen

### **Housing**

- House and property insurance should be changed to reflect the current policyholder.
- Mortgage and loans should also be changed to reflect current owner.
- Property tax should be changed to reflect accurate information on the property tax rolls.
- Land Titles Office to be notified (604-930-9630)
- Notify and change the following: Hydro, phone, cable TV, gas and water.

## Vehicle

Vehicle insurance must be changed into the estate name within 14 days.

- Contact ICBC for the appropriate forms. ICBC inquires (604-661-2880 or 1-800-663-3051). To change the ownership of a vehicle you will require a copy of the will, a document signed by the executor with vehicle registration number and odometer reading.
- Driver's license should be returned to any motor vehicle office or the Provincial drivers & Vehicle Licensing Dept. for a refund.

## Financial

Bank accounts should be changed to reflect current owner

- Take will and Funeral director's statement of Death or Death Certificate
- Check the status of automatic withdrawals
- Check for loan and mortgage insurance
- Check for safety deposit box
- Credit cards- notify and return cards

Investments should be reviewed to reflect correct owner information

- G.I.C.'s, t-bills, mutual funds, RRSP's RIF's, bonds
- Advice should be obtained for future estate planning tax efficiency

## Final Income Tax Return

Canada Revenue Agency (1-800-959-8281)

- A final tax return must be filed on behalf of the deceased person
- If the death occurred between January 1 and October 31, the deadline for filing is April 30<sup>th</sup> of the following year.
- If the death occurred between November 1-December 31, the deadline is six months after the date of death
- Company Pensions (Canada or other countries where employment occurred) should be notified.
- Disability Income should be notified if applicable. If deceased applied for disability pension before date of death, continue to correspond with any information they request. Worker's Compensation (604-273-2266) address: 6951 Westminster Hwy. Richmond, BC. If the death was job related there may be an allowance from WCB.

## Legal Affairs

- Review existing will and Powers of Attorney
- Notice in newspaper to creditors is not mandatory, but protects the executor from claims after the 30 day notice.

## Other Personal affairs

- Cancel memberships, season tickets
- Notify hairdresser, dry cleaners
- Personal effects/clothing (furniture, etc.) can be donated to a charitable organization. Some organizations will pick up donations.
- Salvation Army (604-293-1711)
- Notify magazines, charitable organizations, TV Guide etc. that you wish to stop.
- Canada Post will accommodate a change of address free for a period of time (1-800-267-1177)
- Cancel or transfer customer reward programs: Airmiles, HBC, SDM Optimum

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