

# Sudden Death



TM/MD

## Victim Services of Kingston and Frontenac

c/o Kingston Police, 705 Division Street, Kingston, Ontario K7K 4C2

Telephone: 613-548-4834 Fax: 613-547-6674

[www.victimserviceskingston.ca](http://www.victimserviceskingston.ca)

<b>Understanding Grief</b>	<b>Page: 3</b>
<b>Coping With Grief</b>	<b>Page: 4</b>
<b>Children and Death</b>	<b>Page: 5-6</b>
<b>Death Investigations</b>	<b>Page: 7-8</b>
<b>Missing Person Presumed Dead</b>	<b>Page: 8</b>
<b>Suicide</b>	<b>Page: 9</b>
<b>Homicide</b>	<b>Page: 10</b>
<b>Victim Services &amp; Victim Quick Response Program +</b>	<b>Page: 11</b>
<b>What to do First</b>	<b>Page: 12-13</b>
<b>Funeral FAQ</b>	<b>Page: 14-17</b>
<b>First Steps (Detailed)</b>	<b>Page: 18</b>
<b>Will and Testament (Detailed)</b>	<b>Page: 19</b>
<b>Compensation, Pension and Benefits (Detailed)</b>	<b>Page: 20</b>
<b>Vehicles, Property and Government Cards (Detailed)</b>	<b>Page: 21</b>
<b>Grief Services (Detailed)</b>	<b>Page: 22</b>
<b>Bereaved Families of Kingston</b>	<b>Page: 23</b>
<b>Victim Services of Kingston and Frontenac</b>	<b>Back Cover</b>

## Also Available

**Domestic Violence**



Victim Services of Kingston and Frontenac  
1-800-387-3827 • 613-332-2222 • 613-332-2223

**Fire & Disaster**



Victim Services of Kingston and Frontenac  
1-800-387-3827 • 613-332-2222 • 613-332-2223

**Human Sex Trafficking**



Victim Services of Kingston and Frontenac  
1-800-387-3827 • 613-332-2222 • 613-332-2223

**Property Related Crimes & Replacing Identification**



Victim Services of Kingston and Frontenac  
1-800-387-3827 • 613-332-2222 • 613-332-2223

**Sexual Violence & Criminal Harassment**



Victim Services of Kingston and Frontenac  
1-800-387-3827 • 613-332-2222 • 613-332-2223

**Sudden Death**



Victim Services of Kingston and Frontenac  
1-800-387-3827 • 613-332-2222 • 613-332-2223

**And more...**

## A Natural Response

To grieve is to respond emotionally to the loss of someone. It is a natural response, but also a response that takes many forms. Researchers have come up with a "Grieving Process" to explain the different forms grief takes. Keep in mind that this loss isn't something you "get over", it is something you learn to cope with.

### Guilt

Feelings of guilt and anger may occur at the same time. Some people may feel guilty because of their angry feelings. When working through your feeling of guilt be open to confiding these thoughts and feelings with a trusted friend or relative. If individuals find themselves feeling guilty and angry for long periods and can't seem to move on, it's important to consult with a professional.

### Loss and Loneliness

This is often the most painful of emotions and involves acknowledging the significance of the loss. It is important to keep in contact with friends and relatives you can lean on and confide in. Some people find it useful to seek the help of a professional counselor or a support group to help them through this difficult time.

## A Roller Coaster

Instead of a series of stages, we can think of the grieving process as a roller coaster full of ups and downs, highs and lows. Like many roller coasters, the ride tends to be rougher in the beginning, the lows may be deeper and longer. The difficult periods should become less intense and shorter as time goes by, but it takes time to work through a loss. Even years after a loss, especially at special events such as a family wedding or the birth of a child, we may still experience a strong sense of grief.

### Shock

Shock acts as a defense against the painful feelings associated with loss. Shock is nature's way of helping us through what otherwise seems unbearable.



### Relief and Recovery

Feelings of relief and a sense that the worst is over come with the realization that life will go on and that you'll be alright. It is important to realize that feeling relief in no way diminishes the loss you have experienced. It simply marks the beginning of recovery.

### Disorganization

All of the activities associated with everyday life may seem unimportant. It is sometimes helpful for the grieving person to plan each day. It may be important not to over plan, however, so that you will still have time for to be alone and reflect, and time to talk to loved ones about your feelings.

### Volatile Emotions

Anger, bitterness, hostility and resentment are common emotions experienced by a grieving person. These feelings may come on suddenly and without explanation, or may emerge gradually. These types of feelings, while uncomfortable, are no cause for shame. It's best just to accept your emotions and express them in healthy ways.

## General Guidelines

While grieving a loss is an inevitable part of life, there are ways to help cope with the pain, come to terms with your grief, and eventually, find a way to pick up the pieces and move on with your life.

- Acknowledge your pain.
- Accept that grief can trigger many different and unexpected emotions.
- Understand that your grieving process will be unique to you.
- Seek out face-to-face support from people who care about you.
- Support yourself emotionally by taking care of yourself physically.
- Recognize the difference between grief and depression.

## Healthy Coping Mechanisms

- Seek out caring people
- Express your feelings
- Take care of your health
- Accept that life is for the living
- Postpone major life changes
- Be patient
- Seek outside help when necessary
- Remember that grief is not predictable
- Allow yourself to mourn
- Remember that crying can provide a release
- Take time to rest
- Seek spiritual support
- Read a book or magazine for an hour

- Sit on the front porch. Just sit.
- Take a bubble bath—complete with candles and calming music
- Go on a leisurely walk
- Do something crafty: colouring, knitting, sewing...
- Go for a drive—no destination required
- Go swimming (for fun, not exercise)
- Bake a dessert you love and then eat it
- Get a massage
- Spend time out in the garden
- Write a list of 10 things you're grateful for and why

## Talking About Death

"If you are concerned about discussing death with your children, then you are not alone. Many of us hesitate to talk about death, particularly with young people. But, death is an inescapable fact of life. We must deal with it, and so must our children. In order to help them, we must let them know that it is okay to talk about it.

Children often bring the topic of death up in their own time, such as during play or during spontaneous moments. Follow the child's lead during these meaningful moments. By talking to our children about death, we may discover what they know and do not know, and if they have misconceptions, fears, or worries. We can then help them by providing information, comfort, and understanding. Talking does not solve all problems, but, without talking, we are even more limited in our ability to help.

What we say about death to our children, or when we say it, will depend on their ages and experiences. It will also depend on our own experiences, beliefs, feelings, and the situations in which we find ourselves, because each situation we face is somewhat different." (National Institutes of Health Clinical Center, 2015)

## Communication Barriers

### Avoidance, Confrontation

When we avoid talking about something that is obviously upsetting, children often hesitate to bring up the subject or ask questions about it. On the other hand, it is also not wise to confront children with information that they may not understand or want. Try to:

- Let your child decide when they are ready to talk
- Maintaining an openness to communicate
- Listen and accept your children's feelings
- Offer honest explanations when they are upset
- Answering questions briefly and simply

### Having all the Answers

When talking with children, many of us feel uncomfortable if we do not have all of the answers. Coming to terms with death can be a lifelong process. We may find different answers at different stages of our lives, or we may always feel uncertain and fearful. Where we have doubts, an honest, "I just do not know the answer to that one," may be more comforting than an explanation that we do not quite believe. We can make this discovery easier for them if we calmly and matter-of-factly tell them that we do not have all of the answers. Our non-defensive and accepting attitude may also help them feel better about not knowing everything.

### Overcoming the Taboos

Death is a taboo subject, and even those who hold strong beliefs may avoid talking about it. Researchers have found that two factors influence children's conceptions of death: their developmental stages and their experiences (including environment, prior experiences, and ethnic, religious, and cultural background).

We must realize that death is a natural ending to the life of every living thing. The sadness that surrounds dying can best be handled by caring for one other, either by providing care to someone who is ill or by just "being there."

### Developmental Stages

Studies show that children go through a series of stages in their understanding of death. To do it justice, a more thorough description is provided on the following page.

The following section (Developmental Stages) was extracted from the National Institutes of Health Clinical Center Patient Education Materials: *Talking to children about death* (2015), [clinicalcenter.nih.gov/ccc/patient\\_education/pepubs/childdeath.pdf](http://clinicalcenter.nih.gov/ccc/patient_education/pepubs/childdeath.pdf)

## Developmental Stages

### Age 5-9 years old

Children are beginning to realize that death is final and that all living things die. But, they still do not see death as personal. They harbor the idea that somehow they can escape through their own ingenuity. During this stage, children also tend to personify death. They may associate death with a skeleton or with the angel of death. Some children have nightmares about these images.

### Age 0-5 years old

Preschool children usually see death as reversible, temporary, and impersonal. Watching cartoon characters on television miraculously recover after being crushed or blown apart tends to reinforce this idea.

### Age 9-16 years old

Children begin to comprehend fully that death is irreversible; that all living things die and that they, too, will die someday.

Some begin to work on developing philosophical views of life and death. Teenagers often become intrigued

with seeking the meaning of life. Some adolescents react to their fear of death by taking unnecessary chances with their lives. In confronting death, they are trying to overcome their fears by confirming their "control" over mortality.

## Children and Coping

### Help by...

- Give them information
- Don't tell half-truths
- Let kids talk about it, repeatedly
- Find ways to honour and remember the deceased
- Read relevant books together
- Encourage games involving deaths
- Encourage a child grieving to express feelings
- Don't ignore your own grief
- Stick to routines

### Watch Out for...

- Displays or talks about feeling angry, sad, or upset all the time
- Cannot be comforted
- Admits to thinking of suicide or of hurting himself or herself
- Changes from one mood to another quickly
- Has changing grades
- Withdraws or isolates himself or herself
- Acts very different from usual
- Has appetite changes
- Has low energy
- Shows less interest in activities
- Has trouble concentrating
- Cries a lot
- Has trouble sleeping
- Daydreams or seems distracted a lot of the time

Keep in mind what your child looked like before the loss when watching for these signs.

## General Information

### *Coroners and Pathologist*

Coroners are medical doctors with specialized death investigation training. Pathologists are medical doctors who are experts in disease and injury. Pathologists are the medical doctors who perform autopsies, when required. A coroner is called to investigate deaths that appear to be from unnatural causes or natural deaths that occur suddenly or unexpectedly.

### *Death Investigation*

A death investigation is a process whereby a coroner or forensic pathologist seeks to understand how and why a person died. They are looking to know: the identity of the deceased, the date of death, the location of death, the medical cause of death and the means of death (natural causes, accident, homicide, suicide or undetermined)

### *Reportable Death*

Certain types of deaths must be reported to a coroner. These include, but are not limited to:

- Sudden and Unexpected Death
- Death at a construction or mining site
- Death in police cells or in correctional facilities
- Death after the use of force by a police or First Nation constable.
- Death that looks like an accident, suicide or homicide

### *Funeral and Ceremonies*

Funeral or ceremonial planning may be delayed if an autopsy is needed or if the death investigation takes additional time. Coroners and pathologists are aware that religious, spiritual or cultural practices may dictate time frames for funeral planning and other ceremonies or services. In such cases, families should notify the coroner immediately so that every effort can be made to accommodate these requests.

### *Inquest*

An inquest is a public hearing designed to focus public attention on the circumstances of a death through an objective examination of facts. At the conclusion of an inquest, the five-person jury often makes useful recommendations that may prevent further deaths.

There are two types of inquests: mandatory (required by law) and discretionary (at the discretion of the coroner).

## Autopsy

### *Coroners and Pathologist*

An autopsy, also known as a postmortem examination, is a process whereby a pathologist examines the decedent's body to help determine cause of death. An autopsy usually includes the examination of internal organs.

The coroner, often in consultation with a forensic pathologist, will decide if an autopsy is needed.

### *Family Concerns*

The coroner will explain the need for an autopsy and carefully assess concerns expressed by the family. However, the coroner will proceed with ordering an autopsy if he or she believes an autopsy is needed to inform the death investigation. The coroner's decision is legal and binding.

### *Organs and Organ Donation*

In rare circumstances, an organ (usually the brain or heart) may need to be kept after an autopsy for further testing. During the autopsy, small tissue samples may also be kept for additional testing. The coroner will notify the family and ask for their direction about how the organ should be treated after this work is complete.

In cases where a coroner is involved, donation of organs or tissues may be possible. Consenting families should advise the coroner of their wishes.

## Death Investigation Results

### *Obtaining the Results*

The results of the death investigation can be shared with immediate family members or a personal representative, upon written request. Families may write to the regional office or complete and submit a request form. Forms can be obtained online, by contacting your regional office or by emailing OCC.Inquiries@ontario.ca.

### *Timelines*

Reports are provided once the death investigation is concluded. The length of time needed to complete an investigation varies depending on its complexity, including the number of tests required. Each death investigation is unique. Family members can contact the investigating coroner for an update.

### *Kingston Office of the Coroner*

Tel: 613.544.1596

Fax: 613.544.3473

366 King Street East, Suite 440, Kingston ON K7K 6Y3

Boundaries: Northumberland, Haliburton, Kawartha Lakes, Peterborough, Frontenac, Hastings, Lennox & Addington, Prince Edwards County

## Missing Person Presumed Dead

When a person disappears and is presumed dead, it is possible in Ontario to have him or her declared legally dead so that family members or friends can wrap up the affairs of the missing person's estate.

## Ontario Declaration of Death Act

### *Overview*

An "interested person" can apply to the Superior Court of Justice of Ontario, on notice to any other interested persons of whom the applicant is aware, for an order declaring that an individual is dead. The Court will grant such relief if it is satisfied that the missing person has disappeared in "circumstances of peril" or if they have been "absent for at least seven years".

### *Interested Person*

- Next of Kin
- Married and common-law spouse
- Executor of the individual's estate
- A Power of Attorney for personal care or property
- A person who is in possession of property owned by the missing individual
- If there is a life insurance, the insurer or any potential claimant

### *Circumstances of Peril*

Although such circumstances are not defined under the Act, the Court has held that "peril" means a "situation of serious and immediate danger." The Court will undertake a fact-specific inquiry, and the applicant should ensure that there is sufficient evidence to conclude that the missing individual was in serious and immediate danger prior to their disappearance.

### *Points to Consider*

- The individual has disappeared in circumstances of peril or been absent for at least seven years.
- The applicant has not heard of or from the individual since the disappearance or for 7 years.
- After making reasonable inquiries, no other person has heard of or from the individual for 7 years.
- The applicant has no reason to believe that the individual is alive.

The following section (A Different Death) was extracted from Harvard Health Publishing's *Suicide survivors face grief, questions, challenges* (2018), [www.health.harvard.edu/blog/suicide-survivors-face-grief-questions-challenges-201408127342](http://www.health.harvard.edu/blog/suicide-survivors-face-grief-questions-challenges-201408127342)

## A Different Death

"The death of a loved one is never easy to experience, whether it comes without warning or after a long struggle with illness. But several circumstances set death by suicide apart and make the process of bereavement more challenging." (Harvard Health Publishing, 2018)

### Stigma, Shame, and Isolation

There's a powerful stigma attached to mental illness (a factor in most suicides). Many religions specifically condemn the act as a sin, so survivors may understandably be reluctant to acknowledge or disclose the circumstances of such a death. Family differences over how to publicly discuss the death can make it difficult even for survivors who want to speak openly to feel comfortable doing so. The decision to keep the suicide a secret from outsiders, children, or selected relatives can lead to isolation, confusion, and shame that may last for years or even generations. In addition, if relatives blame one another — thinking perhaps that particular actions or a failure to act may have contributed to events — that can greatly undermine a family's ability to provide mutual support.

### Recurring Thoughts

A suicide survivor may have recurring thoughts of the death and its circumstances, replaying over and over the loved one's final moments or their last encounter in an effort to understand — or simply because the thoughts won't stop coming. Some suicide survivors develop post-traumatic stress disorder (PTSD), an anxiety disorder that can become chronic if not treated. In PTSD, the trauma is involuntarily re-lived in intrusive images that can create anxiety and a tendency to avoid anything that might trigger the memory.



### Mixed Emotions

After a homicide, survivors can direct their anger at the perpetrator. In a suicide, the victim is the perpetrator, so there is a bewildering clash of emotions. On one hand, a person who dies by suicide may appear to be a victim of mental illness or intolerable circumstances. On the other hand, the act may seem like an assault on, or rejection of, those left behind. So the feelings of anger, rejection, and abandonment that occur after many deaths are especially intense and difficult to sort out after a suicide.

### Need for Reason

"What if" questions can arise after any death. What if we'd gone to a doctor sooner? What if we hadn't let her drive to the basketball game? After a suicide, these questions may be extreme and self-punishing — unrealistically condemning the survivor for failing to predict the death or to successfully intervene. In such circumstances, survivors tend to greatly overestimate their own contributing role — and their ability to affect the outcome.

### Traumatic Aftermath

Death by suicide is sudden, sometimes violent, and usually unexpected. Depending on the situation, survivors may need to deal with the police or handle press inquiries. While still in shock, they may be asked if they want to visit the death scene. Sometimes officials discourage the visit as too upsetting; other times they encourage it. "Either may be the right decision for an individual. But it can add to the trauma if people feel that they don't have a choice," says Jack Jordan, Ph.D., clinical psychologist in Wellesley, MA and co-author of *After Suicide Loss: Coping with Your Grief*.

## Considerations for Children

Armed with the information provided so far, make sure you have worked through your feelings before having the conversation surrounding the why and how with your children. Most importantly: keep the conversation age appropriate. The American Psychological Association suggest to be honest, but don't dwell on details of the act itself, but don't hide the truth. They also recommend to extend the conversation, to use this opportunity to reach out to others who might be suffering. Ask children: How can you and your peers help support each other? Who else can you reach out to for help? What can you do if you're struggling with difficult emotions?

The following section (A violent death) was extracted from Manitoba Trauma Informed Education & Resource Centre's *Homicide Bereavement* (2019), [trauma-informed.ca/traumatic-grief/homicide-bereavement/](http://trauma-informed.ca/traumatic-grief/homicide-bereavement/)

## A Violent Death

The process of grief and bereavement is very different when a death is the result of homicide. The survivors of homicide victims are left not only with the sorrow of the loss but with the profound powerlessness of not having been able to protect, rescue, or comfort the one they loved. Individuals and families can become trapped in the trauma of their loss as their lives become defined by the violent death of their loved one. As the devastating reality of the murder is replayed over and over in the minds of the family it also often appears in the headlines of the news.

## You might feel...

The following section (You might feel...) was extracted from Victim Connect's *Homicide and Grief* (2019), [victimconnect.org/learn/types-of-crime/homicide-and-grief/](http://victimconnect.org/learn/types-of-crime/homicide-and-grief/)



## Considerations for Children

An honest explanation is essential to the child's grieving and healing process. Clear, age-appropriate explanations are crucial as children address the first task of mourning and accepting the reality of the death. Adults often wonder what is "age-appropriate" and therefore avoid the truth entirely. Very young children will also struggle to understand what death is and will need language to use that feels manageable to them when discussing what happened to their loved one. Offer simple, direct information and then ask your child if they have any questions. In general, if the child is old enough to ask the questions then they are old enough to hear the answers.

The above section (Considerations for Children) was extracted from Eluna Network's *Explaining Homicide to Children* (2019), [elunanetwork.org/resources/explaining-homicide-to-children/](http://elunanetwork.org/resources/explaining-homicide-to-children/)

## Victim Services

Victim Services is a 24/7 service that provides confidential emotional support, practical assistance, referral and advocacy to individuals who have been victimized as a result of crime, tragic circumstance, or disaster, in order to lessen the impact of victimization.

In cases of homicides, the surviving family would receive help from an experienced staff member of Victim Services. The staff member would take on a case management role where they would support the family through their grieving for as long as the family needs.

## Victim Quick Response Program +

Immediately following violent crime victimization, financial assistance may be available through the Victim Quick Response Program with Victim Services of Kingston & Frontenac.

*A time-sensitive staff assessment is required.*

The supports offered may include Counseling, Funeral assistance, Transportation to identify the body, Homicide Survivor Support and more.

### Notes:

Here's a quick checklist to go through after someone has died. More explanation is provided in the following pages.

## First Steps

- Funeral Arrangements
- Death Registration
- Death Certificate
- Birth Certificate for a Deceased Person

## Will and Testaments

### With

- Contact the local Ontario Court in charge of estates to see if the will was filed
- Once it is located, it might go in probate to determine its legality
- The Executor will carry out the will

### Without

- The estate is distributed according to the law
- If there are no relatives in Ontario, you may contact the Office of the Public Guardian and Trustee, Estate Section

## Compensations, Pensions and Benefits

### Federal

- Canada Child Tax Benefits
- Canada Pension Plan / Old Age Security Program
- Canada Saving Bonds
- Goods and Services Tax Credit
- National Defence Disability and Death Benefits
- Veterans Affairs Disability Program Benefits
- Veterans Affairs Funeral, Burial and Grave-marking Assistance

### Provincial

- Guaranteed Annual Income System
- Ontario Disability Support Program
- Ontario Drug Benefits
- Ontario Savings Bonds
- Ontario Works
- Quebec Pension Plan
- Trillium Drug Program
- Workplace Safety and Insurance Board Benefits

### Other

- International Benefits
- Former employers for company pensions
- Income Tax
- Banks and Financial Institution
- Credit Cards
- Family Responsibility office

Here's a quick checklist to go through after someone has died. More explanation is provided in the following pages.

## Vehicles

### Federal

- Cancel or transfer membership with the Canadian Automobile Association
- Cancel or transfer automotive insurance policies

### Provincial

- Return valid Accessible Parking Permits
- Transfer ownership or sell the vehicles. You may need to provide a copy of the will or a signed letter from a lawyer as proof

## Property

### Federal

- Cancel or transfer home insurance policies
- Have mail redirected or held by the local Post Office

### Provincial

- Land Registry Office can provide information on real estate and property deeds.
- Land transfer Tax information on [rev.gov.on.ca](http://rev.gov.on.ca)

### Other

- [amo.on.ca](http://amo.on.ca) can provide information on property taxes and cancelation/transfer of utilities

## Government Cards

### Federal

- Citizenship and Immigration
- Canadian Passport
- Firearm Licences
- Indian Status
- Social Insurance Number

### Provincial

- Driver's License
- Ontario Photo ID
- Outdoors Card
- Birth Certificate
- OHIP

### Other

- Foreign passports

## Organisations and Associations

- Frequent Travelers/buyers cards
- Places the deceased volunteered at
- Professional organisations
- Post-secondary institutions
- Health care providers

## Grief Services

- Bereaved Families of Ontario
- Canadian Mental Health Association
- Ontario Psychological Association
- Distress Centers of Ontario

## Arrangements

### ***Who is responsible for final arrangements?***

The executor and/or next of kin bear legal responsibility in the disposition of the deceased. It is prudent for the executor to include the family in any decisions regarding final arrangements.

### ***Is embalming required in Ontario?***

Embalming is not required in Ontario but may be necessary under some circumstances.

### ***Can services be prearranged?***

Yes, services can be prearranged through a funeral home or transfer service and can be prepaid if you wish.

### ***How much do funerals and transfer services cost?***

Costs depend entirely on the goods and services selected by you. Every funeral director and transfer service operator is required by law to have price lists available to the public at no charge and without obligation.

### ***When will I find out the cost of the goods and services I have selected?***

At the time the arrangements are agreed upon, the funeral director or transfer service operator must give you a written contract including the total price of the goods and services selected and estimate of any disbursements. The contract must be approved and signed by the person making the arrangements with the funeral director or transfer service operator.

### ***Is it necessary to retain the services of a funeral director or transfer service operator for all deaths?***

No. It is possible to bury a member of your own family provided you comply with all relevant legislation.

### ***What are cash disbursements?***

Cash disbursements are payments made by the funeral director on your behalf and might include items such as newspaper notices, clergy honorarium or flowers. Disbursements are charged to you at actual cost and if they appear on your contract, must be itemized and included in the total price.

### ***Must a casket be placed in an outside container for burial?***

This is not the law in Ontario. However, local customs vary and some cemeteries have by-laws requiring that outside containers be used for interment.

## **Prepaid Arrangements**

### ***What is a prepaid service?***

You may prearrange and prepay services and supplies by means of a contract between you and the funeral establishment or transfer service.

### ***What happens to my money?***

You have two options either it is held in trust for you at a bank, trust company, credit union or fraternal society or you may have the option to purchase an insurance product.

### ***Is the price of a prepaid service guaranteed?***

Funeral homes do not have to guarantee services that have been prepaid. Purchasers should ensure that the contract clearly states whether or not the price will be guaranteed.

### ***How does a guarantee work?***

At the time of death the funeral director or transfer service will calculate cost based on the current prices. If the principal plus interest or insurance death benefit is less than the cost of services no other money is owed.

### ***What happens if there is an excess of funds after a guaranteed prepaid funeral has been provided?***

If you prepaid after June 1, 1990 the balance, if any, of the prepayment funds that are in excess of the cost of delivering the services and supplies contracted for must be refunded to the estate. If you prepaid prior to June 1, 1990 the funds will be refunded at the funeral establishment's discretion.

### ***How are prepaid funds protected?***

Legislation provides several means for ensuring protection of prepaid funds. At the time of prepayment, the funeral director or transfer service operator must provide the purchaser with a contract, signed by the purchaser and the funeral director, showing clearly the services you have selected and the monies you have paid. Within 10 days of the investment of the prepaid funds, the funeral establishment or transfer service operator must deliver to the purchaser an investment receipt from the financial institution that the investment has been made. If you do not receive a receipt within this time frame we encourage you to contact the funeral home or transfer service. In addition, trust funds are inspected by the board of funeral services. Funeral establishments and transfer service operators must annually submit to the board of funeral services a report of the public accountant on their trust funds.

## **Prepaid Arrangements (Continued)**

### ***Will my money be returned if I change my mind?***

Yes. When a written request is received, all monies including principal and accrued interest must be refunded. However, the funeral home or transfer service may keep an administration fee of 10% of the funds to a maximum of \$200.00 if the contract is cancelled after thirty days. The financial institution or insurance company may also charge a cancellation fee.

### ***How can I obtain information about services or costs?***

Funeral directors and transfer service operators welcome and encourage people to make such inquiries prior to or at the time of need. Call the funeral home or transfer service and request a price list. They must provide a price list without cost or obligation. You are encouraged to compare prices and services by obtaining price lists from several establishments.

## **Cremation**

### ***What is cremation?***

Cremation is a process where fire reduces the body to a residue.

### ***Is a casket required by law for cremation?***

No. However, if a casket is not used, crematoria require that the body be enclosed in rigid container of combustible material.

### ***What is done with the cremated remains?***

Cremated remains may be retained by the family, interred in a cemetery, placed in a niche in a columbarium, or scattered on one's private property or in a designated area of the cemetery.

### ***Do I have to buy an urn?***

No. The ashes are returned to you in a small plastic box.

## **Funeral Alternatives**

### ***What happens if I don't want a traditional funeral?***

All funeral homes must offer an inexpensive service known as 'direct disposition'. Transfer services are companies that may only offer the 'direct disposition' option.

## Funeral Alternatives (Continued)

### ***What is a direct disposition?***

This option includes the removal of the deceased from the place of death, the placement of the body in a container or casket, the delivery of the body to the cemetery or crematorium and the filing of necessary documentation. It does not include visitation or services with the body present.

### ***Does direct disposition mean I have to have cremation?***

No. You can have either cremation or earth burial.

## Other

### ***Is it possible to donate your body or organs to medical science?***

Yes, however your wishes should be discussed with your family.

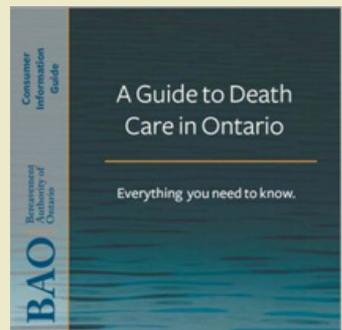
### ***Can Ontario Works help with funeral expenses?***

Basic Funerals believes that everyone has the right to a dignified funeral. Municipalities across Ontario offer coverage for funeral services on behalf of residents whose estates cannot otherwise cover the cost.

## For more information

This Funeral FAQ was taken from the Board of Funeral Services publication in March 2012. For more accurate and complete information, we recommend the Bereavement of Authority of Ontario.

A Guide to Death Care in Ontario is a free guide provided by the Bereavement Authority of Ontario that helps consumers know their rights and responsibilities before entering into contracts with organizations that are licensed under the Funeral, Burial and Cremation Services Act, 2002. All licensees of the BAO are required to provide consumers with a copy of this guide when making arrangements.



The Bereavement Authority of Ontario (BAO) is a not-for-profit corporation, responsible for administering provisions of the Funeral, Burial and Cremation Services Act, 2002 and associated regulations on behalf of the Ontario government. The BAO oversees the entire bereavement sector in Ontario. Effective April 1, 2016, the licensing and enforcement responsibilities previously exercised by the Board of Funeral Services (BOFS) was transferred to the BAO and BOFS was dissolved as a corporation.

## Death Registration and Certificates

Taken from [virtualhospice.ca](http://virtualhospice.ca)

In sorting out financial and legal affairs, family members will find that governments, banks, and lawyers require a death certificate in order to process benefits or deal with assets. If you have chosen a funeral home to help make arrangements, they will generally order as many death certificates as you request. The cost of these certificates varies across the country. The specific information required to obtain a death certificate varies among provinces and territories. In most provinces and territories you will need the following information about the deceased person:

- Full name
- Gender
- Usual home address prior to death
- Date of birth
- Date of death
- Age at death
- Place of death
- Marital status
- Father's name
- Mother's (maiden) name

You will also need to state your relationship to the person named on the certificate. The certificate does not state the cause of death.

## Birth Certificate for a Deceased Person

If you have a short form birth certificate for a deceased family member, it should be destroyed responsibly to avoid potential identity fraud

If you're the next of kin, executor or estate administrator, you can request a copy of a birth certificate for a deceased person.

You will need to indicate that the person is deceased on the birth certificate application form and provide proof of the person's death, such as a copy of a Funeral Director's Statement of Death (different from Ontario's official Statement of Death). You will only be able to get a long form (certified copy) of a birth certificate. Short form birth certificates are not available for a deceased person.

*You can request the birth certificate online at <https://www.ontario.ca/page/get-or-replace-ontario-birth-certificate> or at a ServiceOntario location*

## With a Will

- Find out if the deceased person left a will
- Contact the estates division of their local Ontario Court to determine if the will has been filed, otherwise it could be located in a safety deposit box or hidden within the deceased's home
- Once the will is located, it may or may not go to probate in the courts to decide on its legality
- The executor of the estate carries out the wishes contained in the will
- Certificate of Appointment of Estate Trustee with a will (formerly known as Letters Probate) is a court grant confirming the executor named in the will is the legal executor of the will
- The application to file a Certificate of Appointment of Estate Trustee with a will is filed at the Superior Court of Justice located in the county or district where the deceased had his/her permanent residence

## Without a Will

- If a person dies without a will (intestate), the estate will be distributed according to the law. Contact a lawyer for further information
- If the deceased had no relatives in Ontario, you may contact the Office of the Public Guardian and Trustee, Estates Section to determine next steps
- Certificate of Appointment of Estate Trustee without a will (formerly known as Letters of Administration) is a court grant appointing an administrator to distribute the estate of a person dying without a will
- Information about how to make a Claim as an Heir can be found on the Ministry of the Attorney General government website
- If the deceased person's nearest relative is a minor/child (under 18 years old) you can contact the Office of the Children's Lawyer for assistance. Contact information is found on the Ministry of the Attorney General's government website

## Finding a Lawyer

- Having a lawyer can help clarify the rights and responsibilities of an executor
- Find a Lawyer or Paralegal from the Law Society of Upper Canada on their website: [www.lso.ca](http://www.lso.ca)

**Federal**

Canada Child Tax Benefits	Phone: 1-800-387-1193 (CRA)
Canada Pension Plan / Old Age Security Program	Phone: 1-800-277-9914
Canada Saving Bonds	Phone: 1 800 575-5151
Goods and Services Tax Credit	Phone: 1-800-387-1193 (CRA)
National Defence Disability and Death Benefits	Phone: 1-800-561-7930
Veterans Affairs Disability Program Benefits	Phone: 1-866-522-2122
Veterans Affairs Funeral, Burial and Grave-marking Assistance	Phone: 1-800-465-7113

**Provincial**

Family Responsibility Office	Phone: 416-326-1817
Guaranteed Annual Income System	Phone: 1-800-387-1193 (CRA)
Ontario Disability Support Program	Phone: 613-545-4553
Ontario Drug Benefits	Phone: 1-866-532-3161
Ontario Savings Bonds	Phone: 1-800-433-3596
Ontario Works	Phone: 613-546-2695
Quebec Pension Plan	Phone: 1-800-463-5185
Trillium Drug Program	Phone: 1-800-575-5386
Workplace Safety and Insurance Board Benefits	Phone: 1-800-387-0750

**International Benefits**

**Other**

Former Employers for Company Pensions	
Income Tax	Phone: 1-800-387-1193 (CRA)
Banks and Financial Institution	
Credit Cards	

## Vehicles

**Canadian Automobile Association (CAA)** **Phone:** 1-800-564-6222

**Automobile Insurance Policy** **Look** on the pink slip

**Accessible Parking Permit** **Phone:** 1-800-387-3445

**Vehicle Ownership** **Phone:** 1-866-522-2122

## Property

**Home Insurance Policy**

**Post Office**

**Land Registry Office (Service Ontario - Division St)** **Phone:** 613-548-6767

**Land Transfer Tax** **Website:** [rev.gov.on.ca](http://rev.gov.on.ca)

**Property Tax** **Website:** [amo.on.ca](http://amo.on.ca)

## Government Cards

### *Federal*

**Citizenship and Immigration** **Phone:** 1-888-242-2100

**Canadian Passport** **Phone:** 1-800-567-6868

**Firearm License** **Phone:** 1-800-731-4000

**Indian Status** **Phone:** 1-800-567-9604

**Social Insurance Number** **Automatic**

### *Provincial*

**Driver's License/ Ontario Photo ID** **Phone:** 1-800-267-8097

**Outdoors Card** **Phone:** 1-800-267-8097

**Birth Certificate** **Phone:** 1-800-267-8097

**OHIP** **Phone:** 1-800-267-8097

### *Other*

**Foreign Passports**

## Bereaved Families of Ontario

- Monthly Share and Support Groups
- Scheduled One-on-One Peer Facilitation
- Closed Support Groups

**Phone:** (613) 634-1230  
**Website:** bfo-kingston.ca  
**Email:** bfo@kingston.net

## Canadian Mental Health Association

- Children and Youth Support Groups
- Anxiety and Depression Support Groups
- Group support after loss due to suicide

**Phone:** 613-549-7027  
**Website:** cmhakingston.com  
**Email:** info@cmhakingston.org

## Telephone Aid Line Kingston

Telephone Aid Line Kingston (TALK) is a confidential, anonymous, and non-judgmental listening support service for all members of the Kingston community and surrounding area.

**Phone:** (613)-544-1771  
**Website:** telephoneaidline.kingston.wordpress.com/

## Hospice Kingston

- One-on-one support
- 7-week Adult Bereavement Support Group
- Walking Through Grief Program

**Phone:** 613-542-5013  
**Website:** hospicekingston.ca  
**Email:** hospicekingston@gmail.com

## Resolve Counseling Services

- Sliding-scale counselling service
- Adult Protective Service Worker
- Youth in Transition Worker

**Phone:** (613) 549-7850  
**Website:** resolvecounselling.org

## Addiction and Mental Health Services

- Monthly Share and Support Groups
- Scheduled One-on-One Peer Facilitation
- Closed Support Groups

**Crisis:** 613.544.4229  
**Website:** amhs-kfla.ca  
**Office:** 613.544.1356

## Kids Help Phone

- Texting Support
- Telephone Support
- Online Chat Support

**Phone:** 1-800-668-6868  
**Website:** kidshelpphone.ca

## About Bereaved Families

Bereaved Families of Ontario (BFO) was initiated in 1978 by four bereaved mothers as a self-help, mutual-aid program under the auspices of the Chaplaincy Department of the Hospital for Sick Children. In July 1984, a grant from the Trillium Foundation enabled the organization to become a provincial body. BFO-Kingston Region became a member of this caring family in 1988. With a dedicated board of directors, a strong team of volunteers, and an Executive Director, BFO-Kingston Region is fully operational in the Kingston area. Our chapter provides support services, public awareness and volunteer training in our Region.

## Programs offered

### Parents Night

- 2nd Tuesday from 6:30pm to 8:30pm
- For parents who have experienced the death of a child, or suffered a miscarriage, stillbirth, or death of a new born.

### Partner Loss Night

- 2nd Thursday from 6:30pm to 8:30pm
- For anyone who has lost his/her spouse or partner.

### Family Night

- 3rd Tuesday from 6:30pm to 8:30pm
- For anyone who has lost someone of special importance in their lives, regardless of the relationship.

### Seniors Grief Support

- Call the office for more information.
- For seniors who has lost someone of special importance in their lives, regardless of the relationship.

### H.E.L.P After Suicide

- 4th Tuesday from 6:30pm to 8:30pm
- For anyone who has lost a loved one to suicide.
- Also available in *Verona*.

### Mourning Coffee

- 4th Tuesday from 10am to 11am
- For anyone who would like to get together with other bereaved individuals for casual coffee chat.

### One-on-One Peer Facilitation

- An opportunity for the newly-bereaved to share their thoughts and feelings individually and privately with a trained volunteer.
- One-hour sessions are scheduled by appointment.

### Closed Support Groups

- Offered on an as-needed basis, one evening per week for 6-8 weeks in duration with the same participants and facilitators.
- Call the office for more information.

## Where to Find Them

Phone: 613-634-1230

Email: [bfo@kingston.net](mailto:bfo@kingston.net)

[www.bfo-kingston.ca](http://www.bfo-kingston.ca)

993 Princess Street, Unit 14

Kingston, Ontario, K7L 1H3

---

# Victim Services of Kingston & Frontenac

Victim Services of Kingston & Frontenac is a community-based program working in partnership with emergency services and local support agencies. It is a 24/7 service that provides confidential emotional support, practical assistance, referral and advocacy to individuals who have been victimized as a result of crime, tragic circumstance, or disaster, in order to lessen the impact of victimization.

Immediately following violent crime victimization, financial assistance may be available through the Victim Quick Response Program with Victim Services of Kingston & Frontenac.

*A time-sensitive staff assessment is required.*

c/o Kingston Police, 705 Division Street,  
Kingston, Ontario K7K 4C2  
Telephone: 613-548-4834 Fax: 613-547-6674  
[www.victimserviceskingston.ca](http://www.victimserviceskingston.ca)

