

## Important Information

Be sure to keep a copy of all your correspondence and assemble all important documents such as:

- Marriage, Birth, and Death Certificates
  - Wills, Bank Book, Military Papers, and Social Insurance Number
  - Life, General, and/or Disability Insurance Policies
  - Business Agreements, Stock or Bond Certificates, Real Estate Deeds
  - Income Tax Returns (recent copies)
  - Automobile Registration and Insurance Forms, Driver's License, etc.
- Destroy all credit cards held in the name of the deceased.
- Contact each bank in which there is a joint account with rights of survivorship. These funds may now be held jointly with another family member or personally. Banks may "freeze" funds in accounts which are in the sole name of the deceased.

### Joint Accounts with Right of Survivorship

- Probate fees are not applicable to assets held jointly.
- Property such as a home registered between joint tenants or a bank account that is jointly held, will pass outside the estate of the deceased joint owner and vest in the surviving joint owner.

## Old Age Security

An old age security cheque will be issued to the deceased pensioner at the end of the month in which the death occurred. The Estate is entitled to this final cheque, therefore:

- Endorse the back of the cheque... "To The Estate Of," and deposit it into the bank account of the deceased.
- The Identity Card belonging to the pensioner should be destroyed.
- Service Canada must be notified of the death.  
**Contact them at 1-800-277-9914**

## Social Insurance Cards

- Please send the Social Insurance Number (SIN) card along with a photocopy of the Death Certificate, to:

**Social Insurance Registration, Central Index  
P.O. Box 7000, Bathurst New Brunswick, E2A 4TL**

**Toll Free: 1-800-206-7218**  
(select phone menu "3", then select phone menu "2")  
or visit [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

If you do not have the SIN card but know the number, please send the Death Certificate with the SIN clearly indicated on it to the address above.

## BC Health

British Columbia Medical Services must be notified of the death.

- Call them at **604-683-7151 or 1-800-663-7100** (select phone menu "2") or visit their website [www.hibc.gov.bc.ca](http://www.hibc.gov.bc.ca)
  - They will require the Identity Number or Personal Health Number found on the British Columbia Care Card or Gold Care Card.
  - They will then adjust their records accordingly and issue a new account if applicable (where the surviving spouse is a dependent of the deceased).

## Worksafe BC

(Formerly Workers' Compensation)

If the deceased was receiving full pension from the Workers' Compensation Board at the time of death, or death was a result of a work accident:

- Contact the Board Office at **604-231-8888 or 1-888-967-5377** (then select phone option "4", then local 3301).

The family may be eligible for survivor's benefits.  
**Visit [www.worksafebc.com](http://www.worksafebc.com) for more information**

## Employment Insurance

If the deceased was receiving Employment Insurance at the time of death:

- Immediately notify your local employment office.
- The cheque ordinarily payable for the reporting period in which the death occurred (usually 2 weeks pay) may be collected.

There are no further benefits.

## I.C.B.C.

Contact your local Auto Plan Agency or **I.C.B.C. Customer Contact at 604-661-2800 or 1-800-663-3051.**

- Vehicles registered and insured in the name of the deceased should be transferred into the estate as soon as possible.
- The legal representative of the estate should make the transfer of ownership.

If the deceased had a valid driver's license:

- Return the driver's license along with a photocopy of the Death Certificate to:  
**I.C.B.C. Customer Contact  
P.O. Box 3750, Victoria, B.C. V8V 3Y5  
250-978-8300 Toll Free: 1-800-950-1498 Fax: 250-978-8012**

## Life Insurance

- An original Certificate of Death (or notarized copy) and copies of Birth and Marriage Certificates may be necessary before claims can be made for Life Insurance proceeds.
- Life Insurance Policies, even though premiums have not been paid for a number of years, may still be in effect through an automatic agreement stated in the policy.
- Keep all important papers and contact your Life Insurance Agent(s) for more information.

## Veterans Benefits

If the deceased was a Veteran a benefit may be available. Benefits may vary depending on whether or not the death was from a service related cause.

If the deceased was receiving benefits through the Department of Veterans Affairs: **Contact them at 1-866-522-2122**

- Notify them of the death. It's helpful if you can provide the deceased's client/file number.

Eligibility for Last Post Fund (funeral) services is determined by certain financial and military service criteria:

- If you have the deceased person's name, rank, service number, branch of service, discharge date, if available, and if they are currently receiving benefits from Veterans Affairs, contact **Last Post Fund at 604-572-3242 or 1-800-268-0248**

## Other Organizations

Contact any other organizations that the deceased may have belonged to as they may provide a death benefit. In any event, you will want to know if there are any dues or bills outstanding.

- Associations
- Union
- Fraternal Order
- Automobile Club

## Legal

Contact your Lawyer regarding letters of probate, letters of administration, real estate transfers, or general estate questions.



## Canada Pension Survivor's Benefits

### Canada Pension Lump Sum Death Benefit - \$2500

#### CPP Information Line

1-800-277-9914 (option 04)

If the deceased contributed to the Canada Pension Plan:

- Lump sum death benefit or portion thereof may be payable to the estate.
- A monthly survivor's and orphan's pension may also be available.

The following documents are required to support your application for the survivor's benefits:

#### Contributor

- Social Insurance Number
- Death Certificate - Original or Notarized Copy
- Birth or Baptismal Certificate
- A copy of the Funeral Home Contract

**NOTE:** If the contributor was already receiving Canada Pension, Retirement, or Disability Benefits - ONLY the Death Certificate is required.

#### Surviving Spouse

- Social Insurance Number
- Birth or Baptismal Certificate or certified copy
- Marriage Certificate or certified copy
- Certificates from any previous marriages or statement explaining variances in the name

#### Orphans

**NOTE:** Up to 18 years of age, or up to 25 years of age if attending school full time.

- Social Insurance Number
- Birth or Baptismal Certificate

## CPP & Service Canada Centre Locations

At the time of this printing, the addresses of the local offices below were correct, however, we suggest that you contact **CPP at 1-800-277-9914** to confirm the location and address that best suits your needs, or visit the website for more information [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**KELOWNA**  
471 Queensway  
Suite 106  
Kelowna, BC V1Y 6S5

**VERNON**  
3301 30th Ave  
Suite #101  
Vernon, BC V1T 2C9

**KAMLOOPS**  
225 Seymour Street  
Kamloops, BC V2C 2E7

For more information, please reach out to us by phone or email, or visit us at one of our Cypress locations:



#### Vernon

**Phone: 250-558-0866** | Email: [vernon@cypressfuneral.ca](mailto:vernon@cypressfuneral.ca)  
Address: 4417 29th Street, Vernon, BC V1T 5B7



#### Armstrong

**Phone: 250-546-7237** | Email: [armstrong@cypressfuneral.ca](mailto:armstrong@cypressfuneral.ca)  
Address: 2980 Smith Drive, Armstrong, BC V0E 1B1



#### Lake Country

**Phone: 250-766-4400** | Email: [lakecountry@cypressfuneral.ca](mailto:lakecountry@cypressfuneral.ca)  
Address: 10058 BC-97 #1B, Lake Country, BC V4V 1P8



#### Kamloops

**Phone: 250-554-2324** | Email: [kamloops@cypressfuneral.ca](mailto:kamloops@cypressfuneral.ca)  
Address: 665 Tranquille Rd #4, Kamloops, BC V2B 3H7

Visit us today.



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