



What To Do After a Loved One Passes Away

After a loss, things can feel heavy and disorienting, so it's a good idea to ask a loved one to help you manage these tasks. This checklist is here to support you step by step.

Steps to take within the first 48 hours

- ☐ Get a legal pronouncement of death. If your loved one passed:
 - **In a hospital/care home:** staff will handle this
 - **At home:** call 911 or your local non-emergency line
- ☐ Contact a funeral home or transfer service
 - Ask if they can help with registering the death and obtaining official documents
 - Discuss options for burial, cremation, and services
 - Review costs and any prepaid plans
- ☐ Secure the home and pets
 - Lock doors and windows
 - Arrange care for pets
- ☐ Safeguard valuables and check for urgent needs like:
 - Perishable food
 - Uncollected mail
 - Property maintenance (heat, snow removal, etc.)
- ☐ Notify close family and friends
 - Share a simple message by text, email, or phone
 - Ask a trusted person for support managing updates

Tip: Keep a few certified copies of the Death Certificate; they'll be required for banks, insurers, and government agencies.

Important documents to collect

Start with what's easily accessible. Keep documents together in a folder or envelope.

- ☐ Will and estate documents
- ☐ Statement of Death and/or Death Certificate
- ☐ Government-issued ID
- ☐ Social Insurance Number
- ☐ Health card
- ☐ Birth and marriage certificates
- ☐ Insurance policies (life, home, vehicle)
- ☐ Financial statements (bank, investments, credit cards)
- ☐ Loan or mortgage information
- ☐ Property deeds or lease agreements
- ☐ Utility and service bills
- ☐ Tax returns and notices of assessment

Tip: You may need many of these documents more than once throughout the process, so store them all in one place.

Contacts

To prevent overwhelm, contact only the people you **must** notify of your loved one's passing at this time:

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

Funeral and memorial planning

If your loved one had prepaid funeral plans or outlined wishes in their will, those can help guide your next steps.

If not:

- ☐ Review final wishes
- ☐ Contact the funeral home for support with logistics
- ☐ Choose between burial, cremation, or other options
- ☐ Consider religious or cultural traditions
- ☐ Coordinate a ceremony or memorial, now or later
- ☐ Write and publish an obituary (funeral homes can assist)

Agencies and institutions to notify

Start with government agencies, then move on to service providers.

- ☐ [Service Canada](#)
- ☐ [Canada Revenue Agency](#)
- ☐ Provincial health insurance provider
- ☐ Passport Canada and other ID services
- ☐ Pension and government benefits ([CPP](#), [OAS](#), etc.)
- ☐ Veterans Affairs (if applicable)
- ☐ [Equifax](#) and [TransUnion](#) (to prevent identity theft)
- ☐ Employer and union (to access benefits or insurance)
- ☐ Banks and credit card companies
- ☐ Insurance providers
- ☐ Utility companies
- ☐ Phone, internet, and cable providers
- ☐ Subscriptions and memberships (gyms, streaming services, etc.)

Tip: Keep a running list of everyone you've contacted (or may need to contact again) to stay organized.

Resources

Start with government agencies, then move on to service providers.

- [Executor Resource Hub](#): Everything you need to know about being an executor
- [MyGrief.ca](#): Free, online tools for adults coping with grief
- [KidsGrief.ca](#): Resources for supporting grieving children and teens
- [Canadian Virtual Hospice](#): Guidance on grief, loss, and caregiving
- [Canadian Hospice Palliative Care Association](#): A collection of national grief resources

Creating a will is one of the most thoughtful things you can do for your loved ones

[Start for free](#)

Financial tips for managing an estate

- ☐ Track every decision, communication, and transaction
- ☐ Open a dedicated estate bank account to manage funds legally
- ☐ Consult professionals when you're unsure: estate lawyers, accountants, or financial advisors can help
- ☐ Review insurance policies for available benefits or claims
- ☐ Alert credit bureaus to protect against identity theft

Tip: Set up mail forwarding with the post office to ensure important documents and bills aren't missed.

Frequently asked questions

What if my loved one didn't have a will?

Without a will, the provincial government will decide how the estate is distributed based on succession laws. This usually prioritizes spouses, children, and other close relatives. A family member can apply to be the estate administrator.

[Learn more about dying without a will](#)

How long do I have to settle an estate if I'm the executor?

There's no official deadline, but most estates are settled within 6-12 months. More complex estates may take longer, especially if there are disputes or complicated assets.

Do I need a lawyer to settle the estate?

Not always. Most simple estates can be settled without legal help, but you may want to consult a lawyer for complicated estates or when disputes arise.

Where can I find more guidance on being an executor?

Our [Executor Resource Hub](#) includes step-by-step guides, checklists, and tools to support you.

For more estate planning resources, check out our Learn Centre at willful.co/learn

