

# What to Do When a Loved One Passes Away?



## REGISTER THE DEATH AND OBTAIN DEATH CERTIFICATES

- Ensure the death is registered by the funeral home or medical professional.
- Order several certified copies of the official death certificate through [Service Ontario](#).

## LOCATE THE WILL AND DETERMINE THE ESTATE TRUSTEE (EXECUTOR)

- Find the most recent will and confirm who is named as the Estate Trustee.
- If a will does not exist, Ontario's intestacy rules will apply, and an estate administration application may be required.

## SECURE PROPERTY AND SAFEGUARD ASSETS

- Secure the deceased's residence and personal property.
- Notify the home insurer if the property is vacant.
- Redirect mail and maintain utilities and property taxes.
- Create an initial inventory of known assets and liabilities.



## NOTIFY KEY PARTIES

- Next of kin and family.
- Service Canada (CPP, OAS, benefits cessation and survivor benefits).
- Service Ontario (health card, driver's licence).
- Banks to freeze accounts appropriately.
- CRA (final return requirements, tax obligations).
- Employer or pension administrator (if applicable).
- Insurance providers (life, home, auto).

## ARRANGE THE FUNERAL AND FINAL DISPOSITION

- If nothing is stated, the Executor decides everything, usually with consultation with the next of kin.

## OPEN AN ESTATE BANK ACCOUNT

- Required before paying expenses, receiving refunds, or distributing funds.
- Helps avoid commingling personal and estate assets and protects the Estate Trustee from personal liability.

## APPLY FOR PROBATE (IF REQUIRED) AND BEGIN ESTATE ADMINISTRATION

- Determining when probate is required in Ontario (e.g., real estate solely in the deceased's name, certain banks requiring it). [Read more about probate here.](#)
- Pay the applicable Estate Administration Tax. [Read more about Estate Administration Tax here.](#)



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## ASSESSING AND MANAGING ESTATE ASSETS

- Real estate: listing, selling, or transferring property through legal counsel.
- Financial accounts and investments.
- Digital assets (email, social media, cloud accounts). [Read more about digital assets and estate planning here.](#)
- Life insurance policies and beneficiaries.

## PAY DEBTS AND TAXES

- Settle outstanding debts, including mortgages and credit cards.
- File the deceased's final income tax return and any required estate returns.

## DISTRIBUTE THE ESTATE TO BENEFICIARIES

- Follow the instructions as set in the will.



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