GOOD GOODBYE

The First 48 Hours

Only what truly cannot wait — nothing more.

If you are reading this in the first two days, you are probably exhausted and being asked to make decisions anyway. **This checklist is deliberately short.** Almost everything about settling an estate can wait a week. The few things below cannot — or become much harder if they slip.

> You do not have to finish this list today. Do the first section, rest, and let the rest follow. Nothing on this page requires you to be calm, organized, or sure of anything.

SECTION ONE · THE FIRST FEW HOURS

If the death has just happened

- [ ] **Death must be officially pronounced.** In a hospital or care home, staff handle this. If your parent died at home unexpectedly, call **911** — a coroner may need to be involved before anything else happens.
- [ ] **Call a funeral home.** They will arrange transfer and guide you through registration. If your parent had a pre-arranged funeral plan, call that funeral home first.
- [ ] **Check for organ and tissue donation wishes** — a health card, driver's licence, or registry record (in Ontario, Trillium Gift of Life). This decision is time-sensitive.
- [ ] **Tell the closest people in person or by phone** — spouse or partner first, then siblings and immediate family — before any wider announcements.

SECTION TWO · TODAY

The paperwork that unlocks everything else

- [ ] **Ask the funeral home for the Funeral Director's Proof of Death — and get several copies** (many families order 10). Banks, insurers, and government offices will each want one. You do not need to wait for the provincial death certificate, which can take weeks in Ontario — the funeral director's document works for almost everything.
- [ ] **Find the will.** Look for the original — check the home, a safety deposit box, and the lawyer's office if they had one. Whoever is named executor (estate trustee) is the only person with legal authority to act.
- [ ] **Secure their home.** Lock up, bring in mail, water plants, empty the fridge of perishables, and arrange care for pets. If the home will sit empty, tell the home insurer — vacant homes can lose coverage.
- [ ] **Notify their employer** (if they were working) and **your own employer** — ask about bereavement leave now, not after you've used vacation days.
- [ ] **Keep every piece of mail and every document.** Do not throw anything away for the next year. Bills, statements, and tax slips are the map of what needs to be settled.

SECTION THREE · BY TOMORROW

Gentle next steps

- [ ] **Begin funeral or cremation arrangements** with the funeral home. Ask for an itemized price list before agreeing to anything — in Ontario, a traditional funeral averages $9,000–$15,000, cremation $3,500–$7,000, and the range between providers is wide.
- [ ] **Flag the death with their bank.** Accounts held only in their name will be frozen — that is normal, not a problem. Joint accounts usually keep working. Do not be alarmed, and do not pay their bills from your own pocket (see below).
- [ ] **Keep their phone charged and their number active.** You will need it for security codes and account access in the coming weeks. Cancelling it early creates real problems.
- [ ] **Write down everything you do** — calls made, money spent, promises given. A simple notebook protects you later if family members remember things differently.

It can wait — truly

- [ ] CPP death benefit & survivor's pension applications (important, but days or weeks — not hours)
- [ ] Notifying CRA and cancelling benefits
- [ ] Probate and the estate's final taxes
- [ ] Cancelling subscriptions and memberships
- [ ] Sorting, giving away, or dividing belongings
- [ ] Closing bank and investment accounts

Please don't, in the first 48 hours

- × Pay their debts with your own money — debts belong to the estate, not to you
- × Promise money, property, or keepsakes to anyone
- × Let anyone rush you into a large purchase or contract
- × Cancel their phone plan or throw away their mail
- × Sign anything you have not had a night's sleep on

Key contacts — Canada

Service Canada (CPP / OAS): 1-800-277-9914 — for the death benefit and survivor's pension, when you are ready.

Canada.ca: "What to do when someone dies" — the government's own step-by-step overview.

CRA: notify them once you have the proof of death; the estate's taxes are handled over the coming months, not this week.

Prepared with care for Canadian families. Figures and procedures reflect Ontario and federal sources (Canada.ca, Service Canada, Ontario.ca) as of November 2025. This checklist is general information to help you get oriented — it is not legal, tax, or financial advice, and it does not replace your parent's will or professional guidance for complex estates.