

2006 EDITION

what to do
in the event of
death



DESJARDINS SUCCESSION SETTLEMENT ASSISTANCE

In these difficult times,
there is someone
you can count on...us!

Concluding an estate liquidation
requires significant time and
often legal knowledge. We offer
Desjardins Succession Settlement
Assistance to support you in your
role as Liquidator.

This service offers:

- easily accessible telephone assistance, provided by lawyers
- an information kit that includes required documentation and forms
- unlimited calls
- a response to your concerns about your obligations and responsibilities as Liquidator

At Desjardins, we can help you with all aspects of estate liquidation. To use the service, contact your caisse. An advisor will be happy to tell you about this comprehensive, exclusive service and how you can benefit from it free of charge.



High values. Sound assets.

Sometimes, words aren't enough...



... to express the pain and helplessness you feel. The professionals at funeral homes affiliated with Corporation des Thanatologues understand this and will walk with you and help you through this difficult time.

These professionals, held to a strict code of ethics, are trained to give you information and advice. You can trust in them.

The mission of Corporation des Thanatologues is to inform and protect the public. Feel free to contact us at any time.



*Corporation
des thanatologues
du Québec*

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What to Do in the Event of Death

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This document and its French version *Que faire lors d'un décès* can be downloaded (in the PDF format) on from the Québec' government portal at www.gouv.qc.ca or the website of the Régie des rentes du Québec www.rrq.gouv.qc.ca

Note:

Certain programs may change during the year. The information contained in this guide was verified in October 2005.

The information provided herein by Services Québec does not have force of law.

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*Cette publication est aussi disponible en français sous le titre *Que faire lors d'un décès*. Vous pouvez obtenir un exemplaire gratuitement en téléphonant à Services Québec au 1 800 363-1363.*

2001-2004
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1967

When a death occurs, arrangements must be made quickly to settle the affairs of the deceased. Many steps must be taken and time is limited in some cases. To make the process easier for those close to the deceased, Services Québec and the Régie des rentes du Québec, in cooperation with Québec's funeral directors, have prepared this brochure, *What to Do in the Event of Death*. It explains the main steps to be taken after someone dies, but it is also useful for those who want to familiarize themselves with the subject in advance, in order to put their personal papers in order and specify their wishes in the event of their death. This practical publication indicates the government departments and organizations to contact, along with their phone numbers, addresses and all other information required to carry out the procedures properly.

For clarification of the information in this guide, contact each of the departments and organizations concerned. For general information on the programs and services provided by the departments and organizations of the Québec government, just call Services Québec at 1 800 363-1363.

Lastly, we would like to warmly thank the staff of the departments and organizations that assisted in the updating of this guide.

Liquidator of an estate? A responsibility with risks...

**When a death occurs, someone inherits the painful task of settling the estate.
Is it you?**

This responsibility you have so generously accepted involves many serious risks for you and the heirs:

- **Did the deceased have more debts than assets?**
- **Was the inventory properly made and published?**
- **Did you receive authorization from the tax authorities before distributing assets to the heirs?**
- **Were all Quebec Civil Code formalities complied with?**
- **Before distributing the assets of the estate, did you obtain all the documents that protect your liability as liquidator?**

If the liquidator does not perform certain mandatory legal duties, the heirs will be personally liable for the estate's current and future debts and the liquidator runs the risk of lawsuits years after the death occurred.

Grieving is painful enough, legal matters don't need to be. Consult THE specialist in estate matters: **your notary.**



Association professionnelle des notaires du Québec

Looking for a notary
in your area?

Visit www.apnq.qc.ca

and click on *Les notaires membres.*

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To Honour the memory
of a loved one...

... is a concrete way
of expressing your sorrow
and sympathy to those who are grieving.

The Centre hospitalier de l'Université de Montréal (CHUM) comprises the Hôtel-Dieu, Notre-Dame and Saint-Luc hospitals. The CHUM Foundation's mission is to support the centre in its pursuit of excellence.

By donating to the Foundation, you help to equip the institution with the latest technologies and to support research, thus contributing to the quality of patient care.

THE CHUM IS GRATEFUL FOR GIFTS
GIVEN TO THE FOUNDATION
IN MEMORY OF THOSE WHO HAVE PASSED AWAY.



500, Place d'Armes, suite 1405, Montréal, Québec H2Y 2W2
Phone : (514) 890-8000 local 35214 - Fax : (514) 412-7393
Toll free : 1 877 570-0794

Mandate in Case of Incapacity

All persons of legal age who are capable of exercising their rights may designate in advance a person to make decisions on their behalf with regard to their physical protection or the administration of their property in the event that an illness or accident deprives them of their faculties. A mandate in case of incapacity also enables them to indicate their wishes regarding the care they require and want at the end of their lives.

They can also designate one or more mandataries to make decisions about their physical well-being and their property.

The mandate can be made through a notarial deed or before witnesses; in the latter case it must be drafted by hand and signed by the mandator before two witnesses who are not concerned by the mandate and who must countersign it. An attorney may also prepare this document.

It is important to note that a mandate in case of incapacity is not the same as a *power of attorney* in that the latter authorizes a person to carry out certain acts related to the patrimony but not to take steps to protect the person. The folder entitled *Mandates*, available free of charge from Services Québec, explains this type of representation agreement.

Whatever form it takes, a mandate in case of incapacity is executory only after being homologated, i.e. verified by a certified notary, or by a clerk or judge of the Superior Court in the judicial district of the mandator's domicile or residence.

A few samples of mandates can be found in bookstores, including the one published by the Québec Public Curator and printed in the brochure *My Mandate in Case of Incapacity*, which is sold for \$5.95 at all bookstores that distribute Les Publications du Québec products. It is also available free on the following website (www.curateur.gouv.qc.ca).

For any other information on mandates in case of incapacity, visit the above website of the Québec Public Curator or look in the *Gouvernement du Québec* blue pages of the phone book, under the heading "Curateur public."

Wills

A will is the expression of a person's last wishes, which may be changed as many times as the person desires.

The *Civil Code of Québec* recognizes three types of wills: a **holograph will**, which is entirely handwritten by the testator and does not require witnesses; a **will drawn up before witnesses**, which is handwritten, typewritten or produced on a computer, and is then dated and signed before two witnesses; and a **notarial will**. It should be noted that a marriage or civil union contract may contain a testamentary clause. Only a notarial will does not need to be probated by the Court.

The brochure *My Will*, which is sold by Les Publications du Québec for \$4.95, explains the features of the various types of wills recognized by the Civil Code. It also contains a will you may fill out. The brochure entitled *Application for the Probate of Will*, which is also sold by Les Publications du Québec for \$4.95, explains how to proceed to ensure that a holograph will or a will drawn up before witnesses is that of the deceased and that the legal requirements have been complied with. This brochure also contains required pleadings you may simply fill out.

You can also pick up a free copy of the leaflet *Wills* produced by Ministère de la Justice. This publication contains general information on the three kinds of wills recognized by the Civil Code. You may also consult this document online at the Ministère de la Justice website at www.justice.gouv.qc.ca

Organ Donation

All persons over 14 years of age may decide to donate their organs for transplanting after their death. Consent may be expressed in writing by signing and affixing the declaration of consent to organ and tissue donation to the back of the health insurance card. A sticker designed for that purpose is included in the folder sent with the Québec health insurance card renewal form. The sticker can also be obtained at any time in CLSCs, hospitals, pharmacies, Québec-Transplant or any Services Québec office.

To ensure that a person's last wishes are respected with regard to organ donation, it is important that the members of the family be aware of his or her choice so that, upon death, they can validate the deceased's decision and sign the consent form to allow the

organ and tissue transplant to go ahead.

The organs and main tissues that can be transplanted are the heart, kidneys, lungs, liver, pancreas, intestines, heart valves, bones, skin and cornea.

Donating Your Body to an Educational Institution for Medical or Scientific Education

The bodies of all people over the age of 14 who leave a document they signed for the donation of their body after their death can be given to an education institution for medical or scientific education after their death. However, if an adult has no body donation document, the family may sign a letter refusing to claim the body and indicating it wishes to donate it to a university. The body of a minor under the age of 14 can be donated with the consent of the parents or tutor. Note that each educational institution has its own rules regarding the age for acceptance of a cadaver.

At the present time, five educational institutions in Québec take bodies donated for study: Université Laval, McGill University, Université de Sherbrooke, Université du Québec à Trois-Rivières and the Collège de Rosemont.

After they are studied, all bodies are buried at the cemetery designated by the educational institution, unless donors or families wish to bury them at another site. In the latter case, the educational institution must be notified in writing when it takes the body, and the family covers the expenses for transporting and burial of the body.

The physician designated by the Minister of Health and Social Services is responsible for the transport of cadavers donated for medical education or research. The office of this physician is at the Agence de développement de réseaux locaux de services de santé et de services sociaux de la Capitale-Nationale. That organization can provide additional information, as well as an instruction guide and a donor card.

Agence de développement de réseaux locaux de services de santé et de services sociaux de la Capitale-Nationale

Direction des affaires médicales, universitaire et de la santé physique
555, boul. Wilfrid-Hamel Est
Québec (Québec) G1M 3X7
Phone: (418) 525-1500, ext. 485
Fax: (418) 529-9679
E-mail: 03_rrsss@sss.gouv.qc.ca
Website: www.rrsss03.gouv.qc.ca

Prearranged Funerals and Burials

People should inform their friends and family of their wishes with regard to funeral arrangements. This can be done orally or in writing. Some people clarify this matter in their will, although that is not the best way to go about it since it sometimes takes several days before the will is found.

People can also prearrange the details of the funeral ceremony and burial, and pay for those services in advance. This is a major expense and it is governed by the *Act respecting prearranged funeral services and sepultures*. That Act, which is mainly designed to protect payments made in advance by consumers, provides that only those who hold a funeral director's permit issued by the Ministère de la Santé et des Services sociaux are entitled to negotiate and sign an agreement for prearranged funeral services. It obliges the companies selling such services to deposit the payments in a trust account. The financial institution which receives these amounts in trust must inform the consumer in writing.

Prearranged funeral services and burial services must be the subject of two distinct contracts. Funeral services include all the goods and services provided regarding the death, with the exception of the burial plot and its maintenance. The plot is a concession, a compartment or any other space in a cemetery, a columbarium, a mausoleum or another location used for the same purpose. It is possible, under certain conditions and subject to penalties, to cancel either of the contracts. A copy of the contracts should always be given to the friend or relative who is to be responsible for the funeral.



Quebec's Roman Catholic cemeteries are grouped together in an organization known as Association des cimetières catholiques romains du Québec, or ACCRQ. Experienced staff are available to serve you, help you through your bereavement, or plan prearranged burials and funeral services.

A number of cemeteries offer mausoleum or columbarium services on site.

For more information, contact the staff at the Catholic cemetery in your area.

ALMA

La Corporation des cimetières catholiques d'Alma
70, rue Saint-Joseph
Alma, Qc, G8B 3E4
cimetierealma@qc.aira.com
T 418-669-0744 F 418-669-0744

BAIE-COMEAU

Corporation du cimetière Saint-Joseph de Manicouagan
40, avenue Marquette
Baie-Comeau, Qc, G4Z 1K7
www.cimetieremanicouagan.ca
T 418-296-4817 F 418-296-6915

GATINEAU

Les Jardins du Souvenir – Cimetières catholiques romains de l'Archidiocèse de Gatineau
75, boul. Fournier
Gatineau, Qc, J8X 3P5
cnormandeau@jardindusouvenir.qc.ca
T 819-778-1515 F 819-778-5076

DRUMMONDVILLE

Cimetière catholique romain de Drummondville
880, rue St-Pierre
Drummondville, Qc, J2C 3X3
cimetierecath@bellnet.ca
T 819-478-0677 F 819-478-0677

LÉVIS

La Corporation du cimetière Mont-Marie
152, du Mont-Marie
Lévis, Qc, G6V 8X1
www.cimetiere.ca
T 418-833-1813 F 418-833-4369

MONTRÉAL

Le Repos Saint-François-d'Assise
6893, rue Sherbrooke Est
Montréal, Qc, H1N 1C7
www.rsfa.ca
T 514-255-6444 F 514-253-6509

MONTRÉAL

Cimetière Notre-Dame-des-Neiges
4601, ch. de la Côte-des-Neiges
Montréal, Qc, H3V 1E7
www.cimetierenddn.org
T 514-735-1361 F 514-735-3019

QUÉBEC

La Compagnie du cimetière Saint-Charles
1460, boul. Wilfrid-Hamel
Québec, Qc, G1N 3Y6
www.cimetiere-st-charles.qc.ca
T 418-688-0566 F 418-688-1175

QUÉBEC

Corporation du Cimetière Notre-Dame-de-Belmont
2176, rue Chapdelaine
Sainte-Foy, Qc, G1V 1N1
NdBelmont@moncanoec.com
T 418-527-2975 F 418-527-1454

RIMOUSKI

Les Jardins commémoratifs Saint-Germain - Cimetière de Rimouski
280, 2^{ème} Rue Est, C.P. 225
Rimouski, Qc, G5L 7C1
www.cimetierederimouski.com
T 418-722-0940 F 418-722-0946

VILLE DE SAGUENAY

Les cimetières catholiques de Jonquière Inc.
1820, Ste-Famille
Ville de Saguenay, Qc, G7X 4Y4
T 418-695-9444 F 418-695-9444

VILLE DE SAGUENAY

Corporation des cimetières de Chicoutimi
599, chemin Saint-Thomas
Ville de Saguenay, Qc, G7H 2P9
www.mausolee-cccc.org
T 418-693-8413 F 418-693-4808

SHERBROOKE

Cimetière Saint-Michel de Sherbrooke
635, rue Saint-Michel
Sherbrooke, Qc, J1E 2L2
www.diosher.org/cimetiere
T 819-562-5233 F 819-562-5640

TROIS-RIVIÈRES

Cimetières Saint-Louis et Saint-Michel de Trois-Rivières
362, rue Bonaventure, C.P. 879
Trois-Rivières, Qc, G9A 5J9
T 819-374-2409 F 819-374-2635



Association des cimetières catholiques romains du Québec

Lastly, it should be pointed out that an order in council adopted by the government regulates the business practices of those who sell prearranged funeral and burial services and places the initiative for seeking the services with the consumer in all circumstances. Therefore, vendors of such services are prohibited from soliciting the consumer, except at the consumer's explicit request.

For more information on the various aspects of prearranged services under the legislation in force, call the Office de la protection du consommateur at 1 888 672-2556 or visit its website (www.opc.gouv.qc.ca).

Compassionate Care Benefits

Up to 6 weeks of Employment Insurance Compassionate Care benefits are available to be shared among eligible family members who must be temporarily absent from work in order to provide care or support to a gravely ill family member with a significant risk of death. To receive the benefits, an application must be submitted to Service Canada. A claimant will require 600 hours of insurable employment to qualify for up to 6 weeks of Compassionate Care benefits and a medical certificate from the gravely ill family member's doctor.

For more information, visit the Employment Insurance section of the Service Canada website at serviccanada.gc.ca or call 1 800 808-6352.

Funeral Arrangements

As soon as a death occurs, contact a funeral director for burial, cremation or other funeral arrangements. The funeral director will provide all professional services related to the disposal of the remains and can handle all the formalities connected with the funeral.

The task of the person who sees to the funeral is facilitated if the deceased made known his or her wishes through a prearranged funeral and burial. Note that only people of full age may make their own funeral arrangements and dictate the method in which their body is to be disposed of. People under 18 years of age may do this but must have the written consent of those responsible for them. If a deceased person did not express his or her wishes, the decision is up to the heirs or successors.

Funeral costs are paid by the succession. Funeral directors usually require a signed, written contract.

Embalming

Embalming is required for bodies exposed for more than 24 hours or whenever there is a delay of more than 18 hours before visitation.

Disposal of Ashes

No law indicates the manner in which the ashes of the deceased must be disposed of.

They can therefore be disposed of anywhere according to the wishes of the deceased or the succession, provided they are disposed of in keeping with public order.

Subjects to Be Discussed with the Funeral Director

The funeral director is the primary advisor throughout the initial steps taken after the death, particularly in regard to the following:

- Transporting the body
- Planning the funeral service
- Selecting a casket or urn
- Selecting clothing
- Death notices in the media
- Flowers
- Pallbearers
- Cemetery plot, columbarium or mausoleum
- Gravestone and inscription
- Reception following the funeral, and caterer
- Donations *in memoriam* (foundations, societies, etc.)
- Certain administrative procedures, particularly in regard to government services
- Expressions of thanks

Phone: _____

Coroner

Approximately 4,200 deaths per year in Québec are the subject of an investigation or a public inquest by the coroner under the *Act respecting the determination of the causes and circumstances of death*. The following situations require that a coroner be notified as soon as the *Attestation of Death* is issued:

- The identity of the deceased is unknown
- The death occurs in violent or unclear circumstances, particularly in the case of the unexplained death of a child under two years of age, a suicide or a traffic accident
- The physician who attests to a death is unable to establish the probable medical cause
- Death occurs in a detention centre, police station, rehabilitation centre, adapted work centre, daycare centre, foster home, youth centre, or any place where the deceased was in custody
- The body must be transported from another province or from a foreign country to Québec, if the death occurred in obscure or violent circumstances
- The cadaver of a person who died in Québec must be transported from Québec to another province or foreign country
- The death is caused by an accident

Any person who believes that a death has occurred in one of the circumstances listed above must inform a police officer or the office of the coroner. In the case of any death that raises questions, contact the office of the coroner.

Once the coroner has begun the investigation, the body remains in the coroner's custody for the time it takes to identify the deceased or to perform an autopsy or other procedure.

Subsequently, the coroner releases the body to the funeral home selected by the family.

On average, an investigation takes 6 to 8 months. Once the investigation is completed, the coroner submits a report and any other relevant document required (an autopsy report, an expert report and so on) to the chief coroner. This report is public, and true copies may be obtained by any member of the public or any organization on payment of the fees prescribed by regulation.

Other documents may be consulted or handed over to the family on certain conditions.

The chief coroner may order a public inquest if there is a particular problem with regard to the type of death, e.g., death occurring in a snowmobile accident, or when witnesses must be heard to establish the causes and circumstances of the death in order to develop recommendations, if applicable, or notify the public. The investigating coroner may also compel witnesses to testify in public hearings.

Since January 1, 1994, the coroner has had to hand over to the funeral director a form entitled *Authorization to Dispose of the Body and Proof of Death*. This document enables families to obtain the information they need to proceed quickly to the matter of the succession.



Only ADMQ members can provide the quality, service and professional advice you need when purchasing a memorial. Our representatives are available in almost every region in the province of Quebec.

Amos

Monuments Amos inc.
4471, route 111 Est
Amos, Qc. J9T 3A1
Tél. (819) 732-2283
Fax (819) 732-7077
marcel.labonte@
monumentsamos.com

Granby

Granby Granite inc.
449, rue Dufferin
Granby, Qc. J2G 4Y3
Tél. (450) 372-7729
1-800-263-7729
Fax 450 372-5308
www.granbygranite.com

Lac Drolet

Les Pierres du Souvenir inc.
608, rue Principale
Lac Drolet, Qc. G0Y 1C0
Tél. (819) 549-2637
Fax (819) 549-2358

Laval

Granite Lacroix inc.
1735, boul. des Laurentides
Laval, Qc. H7M 2P5
Tél. (450) 669-7467
Fax (450) 669-5662
info@granitelacroix.com

Montréal

Monuments Sebastiano Aiello inc.
6811, rue Sherbrooke Est
Montréal, Qc. H1N 1C7
Tél. (514) 259-6917
Fax (514) 259-9610

Québec Granit inc.

1856, rue Darling
Montréal, Qc. H1W 2W6
Tél. (514) 523-2135
Fax (514) 524-5545

Québec

Monuments Chabot inc.
163, rue Drouin
Scott, Qc. G0S 3G0
Tél. (418) 387-2425
1 877 610-2425
monumentschabot@
globetrotter.net
www.monumentschabot.com

Rimouski

Monuments B.M. inc.
264, boul. Ste-Anne
Pointe-au-Père, Qc. G5M 1J8
Tél. (418) 723-3033
1 800 463-0900
Fax (418) 723-6138
www.monumentsbm.com

Monuments B.S.L.

446, route 132
Ville Cloridorme, Qc. G0E 1G0
Tél. (418) 395-2523
(418) 395-2161
Fax (418) 395-2819

Shawinigan

Monuments Trudel & Fils inc.
6082, boul. des Hêtres
Shawinigan, Qc. G9N 4W6
Tél. (819) 539-5050
Fax (819) 536-7147

Ste-Anne-de-Beaupré

F-Eugène Caron enr.
5, avenue Ste-Anne
Ste-Anne-de-Beaupré, Qc.
G0A 3C0
Tél. (418) 827-3668

St-Hyacinthe

Monuments Roger Fontaine inc.
1535, rue Girouard Est
Ste-Hyacinthe, Qc. J2S 7P9
Tél. (450) 774-4137
Fax (450) 774-4002

Ville de Saguenay

Granit Moreau Itée.
595, rue Brassard
Chicoutimi, Qc. G7J 1J9
Tél. (418) 543-1747
Fax (418) 543-9790
www.granitmoreau.com

www.monumentsadmq.com

C.P. 340, Lac-Drolet, Qc. G0Y 1C0

E-mail : mgranit@megantic.net Tél. : 819-549-2566

Additional information on the coroner's role may be obtained by email (clientele.coroner@msp.gouv.qc.ca), on the Internet (www.coroner.gouv.qc.ca) or by contacting:

Bureau du coroner

Édifice Le Delta 2, bureau 390
2875, boulevard Laurier
Sainte-Foy (Québec) G1V 5B1
Québec City area: (418) 643-1845
Toll free: 1 866 312-7051
Fax: (418) 643-6174

Attestation of Death and Declaration of Death

It is the responsibility of the deceased's family to declare the death to the Registrar of Civil Status. The three steps in declaring the death are as follows:

1. The physician who establishes that a death has occurred completes two copies of the document entitled *Attestation of Death*. If it is impossible to reach a physician within a reasonable time and if death is obvious, two peace officers may fill out the *Attestation of Death*.

The two copies of the *Attestation of Death* are given to the funeral director who takes charge of the body. The funeral director is generally responsible for giving a copy of the *Attestation of Death* to a person who was close to the deceased.

This person may be the spouse, another close relative or a person related by marriage, or failing them, a person able to identify the body. The deceased's spouse may be the person to whom the deceased was married, or with whom the deceased was in a civil union or de facto union. A close relative may be the father, mother, son,

daughter, brother or sister of the deceased. A person related by marriage may be the father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law or sister-in-law. A person able to identify the body may be a friend, a neighbour or a member of the hospital staff.

2. The person authorized to receive the *Attestation of Death* (spouse, relative or person related by marriage) and the funeral director must complete and sign a *Declaration of Death* in the presence of a witness, who also signs. Be sure to read the declaration carefully and clearly provide the information requested. The original will be entered in the register of civil status. When it is, a civil status officer may contact you.

Any person of full age other than the declarants may act as a witness. A witness may therefore be an employee of the funeral director present when the *Declaration of Death* is completed and signed. The witness may also be a member of the family, a friend or any other person able to attest that the information given in the *Declaration of Death* is correct.

A *Declaration of Death* form may be obtained from the funeral director.

3. The funeral director must then immediately forward the *Declaration of Death*, the original of the *Attestation of Death* and the deceased's health insurance card to the Registrar of Civil Status. The declarant keeps the green copy of the declaration and the attestation.

The declarant can subsequently apply to the Registrar of Civil Status for the *Death Certificate* or a *Copy of an Act of Death* as soon as the death is recorded in the Québec Register of Civil Status. However, the declarant can request the

Death Certificates required to settle the succession, by filling out, at the funeral home, the *Request for Certificate and Copy of Act* form and giving it to the funeral director. Please note that the Request must be accompanied by photocopies of the appropriate supporting documents.

VERY IMPORTANT

Proof of death is established by the *Act of Death*. Only the documents issued by the Registrar of Civil Status are legally recognized (articles 102 and 103 of the *Civil Code of Québec*).

The Registrar of Civil Status draws up the *Act of Death* on the basis of both the *Attestation of Death* and the *Declaration of Death* in order to be sure of the identity of the deceased person. If one of the documents is incomplete, if the information given is inconsistent or incomprehensible, the Registrar must, before drawing up the act, conduct an inquiry by communicating with the declarants or the persons who attested the death.

Once the *Act of Death* is drawn up, it is entered in the Register of Civil Status under a single registration number.

Proof of Death

As mentioned above, during the succession settlement process, many organizations ask for proof of death. There are two forms of proof: a *Death Certificate* and a *Copy of an Act of Death*. **It is therefore necessary to ask the organization which document is required.** Some organizations may also ask for a *Birth Certificate* or, as the case may be, a *Marriage Certificate* or a *Certificate of Civil Union* of the deceased person. If the liquidator of the succession has none of those documents, he or she can apply for them from the Registrar of Civil Status.

The Registrar of Civil Status may issue:

- A *Death Certificate*, which contains the main information in the *Act of Death*. A *Death Certificate* mainly gives the name and sex of the deceased, the date, time (only for deaths after 1994) and place of death, the registration number and the date of issue
- A *Copy of an Act of Death*, which reproduces all the civil status information contained in the act of birth, marriage or civil union (if any) and death of the same person

VERY IMPORTANT

Any person requesting a certificate or a copy of an act must complete the *Request for Certificate and Copy of Act* form and provide identification by means of photocopies of two documents containing at least his or her photograph and the address of his or her current residence, for example, a health insurance card, a driver's license, a public utility bill (electricity, telephone, cable TV) or a Canadian passport.

Certificates and copies of acts are issued only to the people mentioned in them or people who can justify their interest in the documents to the Registrar of Civil Status, such as the deceased's spouse, a relative acting as the liquidator of the succession, an attorney or a notary.

NOTE

If the deceased was married or in a civil union, the certificates and copies of acts concerning him or her mention that the marriage was “dissolved by death.” That makes it impossible to steal the deceased’s identity or civil status. For the same reason, the deceased’s *Birth Certificate* bears the mention “deceased”.

To apply for these civil status documents, a person must fill out a *Request for Certificate and Copy of Act* form and mail or fax it to, or submit it in person at, the office of the Registrar of Civil Status in Québec City or Montréal. To avoid any delay in issuing the documents, be sure to include a photocopy of the pieces of identification required.

To obtain a certificate or copy of an act of death, you must complete the *Death* form available online at www.etatcivil.gouv.qc.ca, and from Registrar of Civil Status service counters, Services Québec offices, and courthouses, or contact the Registrar of Civil Status. To obtain a certificate or copy of an act of birth, marriage, or civil union, you must complete the *Birth or Marriage or Civil Union* form, as applicable. You can obtain these forms online at www.etatcivil.gouv.qc.ca, and from Registrar of Civil Status service counters, Services Québec offices, CLSCs, courthouses, and most Caisses Desjardins outlets, or contact the Registrar of Civil Status.

Online forms may be completed onscreen, then printed, signed, and sent in.

How to submit a request and photocopies of the required documents:

In person, at one of the following service counters:

**In Québec City
Registrar of Civil Status**
2535, boulevard Laurier, RC
Sainte-Foy

**In Montréal
Registrar of Civil Status**
2050, rue De Bleury, 6^e étage
Montréal

By fax:
(418) 646-3255

Note:
If you fax your documents, it is possible that the Registrar of Civil Status may be able to process your request, or the that processing time’s delayed. The quality of faxed documents is often poor, and photocopies of your I.D. may be illegible. Moreover, on occasion, fax transmissions are not properly completed, and some documents may not go through.

How to contact the registrar of civil status

By phone:
Québec City: (418) 643-3900
Montréal: (514) 864-3900
Elsewhere in Québec:
1 800 567-3900

By mail:
Le Directeur de l’état civil
2535, boulevard Laurier
Sainte-Foy (Québec) G1V 5C6

By E-mail:
etatcivil@dec.gouv.qc.ca

CIVIL STATUS and death



Declaration of death: important, even essential!

It is necessary to fill out the Declaration of death form as soon as possible in order for the death to be recorded in the register of civil status of Québec.

**For more details,
do not hesitate to contact us.**

In Québec City
Telephone: (418) 643-3900
In Montréal
Telephone: (514) 864-3900
Other regions of Québec
Telephone: 1 800 567-3900 (toll free)

www.etatcivil.gouv.qc.ca

Directeur
de l’état civil

Québec 

Search for the Will

One of the most important steps to take if a death occurs is, without question, the search for the will. This means looking through the deceased's personal belongings, finding out whether there is a safety deposit box and even contacting individuals or organizations likely to have the will in their possession. A search should also be done at the *Registres des dispositions testamentaires et des mandats du Québec*. All these searches are necessary to make certain that either there is no will or the will found was indeed the last one made. Only the most recent will has legal force.

Since September 1, 2003, any request for a will search must be made to the *Registres des dispositions testamentaires et des mandats du Québec*, whether the will was filed with a notary or with an attorney. A single request will enable you to obtain two search certificates, one from the Chambre des notaires and one from the Barreau du Québec identifying the last will filed.

The *Will Search Request* is available on the website of the Chambre des notaires du Québec (www.cdnq.org/rdtmq/fr/formulaires/index.html). It can also be obtained by phoning or e-mailing the Chambre des notaires du Québec:

Chambre des notaires du Québec Registres des dispositions testamentaires et des mandats

Tour de la Bourse
800, Place-Victoria, niveau
Promenade, C.P. 469
Montréal (Québec) H4Z 1L9
Montréal area: (514) 879-2906
Elsewhere in Québec:
1 800 340-4496
E-mail: registres@cdnq.org
Website: www.cdnq.org

The form, duly filled out and signed, must be accompanied by the original and a photocopy of the *Copy of an Act of Death* issued by the Registrar of Civil Status. The original of that document will be returned. The proof of death issued by the funeral home, hospital or any organization other than the Registrar of Civil Status is not accepted. The *Declaration of Death* and *Attestation of Death* issued by the Registrar of Civil Status are not accepted as proof of death either.

A fee of \$46.02 is charged for a will search. It is payable by postal money order or credit card. Note that personal cheques are not accepted.

Appointing a Liquidator

Whether the succession is “legal” (there is no will) or testamentary, a liquidator, formerly known as a “testamentary executor,” must be appointed to settle the succession.

The person who makes a will is usually the one who appoints the liquidator. That individual acts as liquidator whether he or she is called a testamentary executor, administrator of a succession or something else. However, for wills with no appointed liquidator or in the case of legal successions (no will), the heirs collectively play this role. They may either divide the tasks among themselves or agree to appoint as liquidator one or more persons from among them or a person who will not inherit from the deceased.

If the heirs do not agree on a liquidator, the Court will appoint one. The liquidator's name must be registered in the Register of Personal and Movable Real Rights (RPMRR), and in the Land Registry, if necessary (where the succession includes property such as land, buildings, etc.).

To have the liquidator's name published in the Land Registry, consult a notary or a lawyer. To register with the RPMRR, you must complete a general requisition for registration (\$42, not taxable).

To contact RPMRR:

Québec City area: (418) 646-4949
Montréal area: (514) 864-4949
Elsewhere in Québec: 1 800 465-4949
E-mail: services@rdprm.gouv.qc.ca
Website: www.rdprm.gouv.qc.ca

Once a liquidator is appointed, he or she is responsible for settling the succession as soon as possible. There is no specific time limit for settling successions, but if a liquidator needs more than a year to do so, he or she must report on the settlement to the heirs at the end of the first year.

If the liquidator is not an heir, he or she is entitled to remuneration. If the deceased did not provide for this in his or her will, the heirs determine the remuneration. If the liquidator is an heir, he or she may not demand remuneration, but the testator may have provided for such or, if all heirs agree, they may pay an amount to the liquidator. The costs incurred to settle the succession are obviously the responsibility of the succession.

You should know the following about liquidators:

- They are not obliged to accept this task except in cases when they are the only heirs.
- Even if they accept this responsibility, they may resign at any time, but only if they have serious reasons, the time is inopportune or the responsibility prevents them from fulfilling their duties.
- If they resign, they must notify the heirs in writing.
- If they resign, they are liable for any damage suffered by the heirs.

Role of the Liquidator

The liquidator must, in particular, search for the will, ensure that it is the most recent version, have it probated, draw up an inventory of the deceased's property, pay the deceased's debts, recover what was owed the deceased, and file the deceased's provincial and federal income tax returns. The liquidator must also publish:

- a notice of closure of the inventory in the Register of Personal and Movable Real Rights (at a cost of \$42, not taxable) and in a newspaper distributed in the locality of the deceased's last known address
- a notice of closure of the liquidator's account in the Register of Personal and Movable Real Rights (at a cost of \$42, not taxable).

The liquidator must then distribute the property to the heirs.

Inventory and Distribution of the Deceased's Property

Making an inventory of the succession's property is one of the liquidator's duties. The liquidator cannot dispense with this step unless all heirs and successors* agree. However, it is not in their interest to skip it because the inventory will tell them whether the deceased's debts exceed his or her total assets in the event of doubt regarding succession solvency.

*** A successor is a person who, under the Civil Code, is entitled to an inheritance, while an heir is a successor who has accepted the inheritance to which he or she is entitled.**

The heirs are liable for the deceased's debts up to the value of the property they inherit. However, there are some exceptions, e.g., if the successors dispense with having the liquidator make an inventory, they become liable for all the debts of the succession, even if those debts exceed the value of the property they inherit, in which case, they must pay the portion of the debt that exceeds the value of the inheritance out of their personal property.

NOTE

The Department of Unclaimed Assets website (www.curateur.gouv.qc.ca) informs the public about unclaimed financial assets (the contents of safety deposit boxes, stocks and bonds, trust accounts with a broker or notary, and so on) that are entrusted to the Public Curator for provisional administration. As a general rule, the website indicates the names of the people for whom sums of money are held. When a person dies, it is appropriate for the liquidator of the succession to check whether the deceased owned such assets. If so, the liquidator can claim them from the Department of Unclaimed Assets. When the amount claimed is less than \$500, the claim deadline is 10 years. There is no deadline for claims valued at more \$500.

Before distributing the property, the liquidator must complete the Revenu Québec form entitled *Notice of Distribution of the Property of an Estate* (MR-14.AV) in order to obtain the certificate authorizing him or her to see to the distribution. However, funeral or related expenses and urgent or critical expenses of up to \$12 000 may be paid before the application for authorization to distribute the property is sent to Revenu Québec.

The MR-14.AV form is available at the offices of Revenu Québec. To find the phone number, look in the *Gouvernement du Québec* blue pages of the phone book, under the heading "Impôts et taxes," or obtain it from Revenu Québec's website (www.revenu.gouv.qc.ca).

Phone: _____
Teletypewriter: see page 48

The marriage or civil union contract, will, bank books or statements, property deeds for movables and immovables, and insurance policies are examples of documents that may be useful in completing this form.

Furthermore, you must ask the Canada Revenue Agency for the federal form (TX19) to be filled out to obtain a discharge certificate. The purpose of this document is to free the liquidator of all personal liability for unpaid income taxes, interest and fines at the federal level. The request must be made before property is distributed.

To obtain the form or additional information about tax matters, contact the Canada Revenue Agency. To find the phone number, look in the *Government of Canada* blue pages of the phone book, under the heading "Taxes" You can also obtain the form on the agency's website (www.cra.gc.ca).

Phone: _____
Teletypewriter: see page 48

Accepting or Renouncing an Inheritance

Successors may accept or renounce a succession. They generally have a six-month time limit after the opening of the succession to make their decision. Before making this decision, successors should wait until the notice of closure of the inventory is released by the liquidator, where applicable. That publication sometimes enables the succession to discover assets or creditors. The notice must be published in a newspaper distributed in the locality where the deceased lived and in the Register of Personal and Real Movable Rights. The six-month deadline for accepting or renouncing a succession may also be extended by the number of days necessary to give the successors 60 days to arrive at their decision after the inventory is closed.

Generally, a succession is renounced if it has more debts than assets. However, it is important to note that the heirs—i.e., the successors who accept the succession—are only responsible for paying the deceased's debts up to the value of the property they receive. Moreover, by accepting the succession, successors maintain legal authority over any of the deceased's property that may have a certain market value—i.e., that could be liquidated for the benefit of the succession—but which the family may not wish to dispose of for personal or sentimental reasons.

If the successors decide to renounce the succession, they are required to do so through a notarial act or judicial declaration in court. Once the succession is accepted, it can no longer be renounced.

The Department of Unclaimed Assets administers unclaimed successions.

Payment of Debts

Once the inventory has been completed and the inventory notice has been published, a prudent liquidator will wait a few days before carrying out his or her duties, in order to ensure that there is no overlooked property or unknown debts that may change the inventory. He or she then pays the succession's debts. It is recommended that you obtain the Ministère de la Justice publication entitled *Successions*, which is available from Services Québec. You can also consult the document online at the Ministère de la Justice website at www.justice.gouv.qc.ca.

Transfer of Funds from Savings Accounts

The liquidator must notify the deceased's financial institutions of the death.

The money in the account of the deceased may not be withdrawn until the liquidator produces the documents required by the financial institution in question. These may be the will, a marriage contract, proof of death, etc. This rule also applies if the deceased had a joint account, with his spouse for example.

The liquidator must, without delay, take the necessary steps for the transfer of the funds of the deceased into an account opened in the name of the succession. This new account will be used for the deposit of sums received by the succession and to pay any bills.

Safety Deposit Box

To gain access to a deceased person's safety deposit box, the following proof must be presented:

- The deceased's *Birth Certificate*
- Proof of death (*Certificate of Death, Copy of an Act of Death, or a photocopy of the Declaration of Death*)
- Proof that one has been designated liquidator or the person authorized to open the safety deposit box

It is preferable to inquire which documents are required by the financial institution before stopping by.

Tax Returns of a Deceased Person

If the death occurs in the first ten months of the year, federal and provincial income tax returns must be filed no later than one of the following dates:

- April 30 of the following year or
- June 15 of the year following the death if the deceased person or his or her spouse was operating a business in the year of the death

If the death occurs in November or December, the returns must be filed no later than one of the following dates:

- Within six months of the death or
- June 15 of the year following the death if the deceased person or his or her spouse was operating a business in the year of the death and the death occurred before December 16

If the death occurs in the first four months of the year, the tax returns for the year preceding the death must be filed within six months of the death.

Consult Revenu Québec and the Canada Revenue Agency about how to file these returns. Their contact information is given in the *Gouvernement du Québec* blue pages of the phone book, under the heading "Impôts et taxes" and in the *Government of Canada* blue pages of the phone book, under the heading "Taxes". It is also possible to obtain details on the websites of these departments (www.revenu.gouv.qc.ca and www.cra.gc.ca, respectively).

Distribution of Property of a Person Who Dies Intestate

When people die without having made a will, the law decides for them to whom their property will go once their debts have been paid. Their property will be divided among their legal heirs, who are their spouse (the person to whom they were married, with whom they had a civil union or from whom they were separated but not divorced) and their close relatives related by blood or by adoption.

First, half of the net value of the family patrimony goes to the surviving spouse, as well as any amounts to which the spouse is entitled under the matrimonial regime. The rest of the succession is divided according to specific rules, which are explained in the brochure entitled *Successions*, available from Services Québec.

The law does not consider de facto spouses and in-laws (brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law) legal heirs. They cannot inherit from a person unless that is indicated in the will.

Family Patrimony

The law governing family patrimony takes precedence over wills and testamentary provisions in marriage contracts and civil union contracts, but does not void them. It entitles a surviving spouse to half the partitionable value of the family assets. That half must therefore be deducted from what is due to any other heirs. The other half is distributed according to the will, by testamentary clauses or by the provisions of the *Civil Code of Québec* if the person dies intestate.

Clause Stipulating that the Surviving Spouse is the Legatee of the Deceased Spouse

The marriage contract or civil union contract may contain a testamentary provision whereby the surviving spouse receives all the property of the spouse who dies first. This provision has the same value as a notarial will. When it is included in the contract, it is the surviving spouse who inherits all the property.

How to Obtain a Copy of the Marriage Contract

Contact the notary before whom the marriage contract was signed. If the notary is no longer practising, simply contact the *Chambre des notaires du Québec*, which will guide you in your search. If you do not have the name of the notary before whom the marriage contract was signed (after July 1, 1970), you can contact the Register of Personal and Movable Real Rights, but before you do, make sure you know the given name and family name of one of the spouses, as well the date of birth.

If you would like to consult the Register of Personal and Movable Real Rights over the phone, call one of the following numbers:

Québec City area: (418) 646-4949
Montréal area: (514) 864-4949
Elsewhere in Québec: 1 800 465-4949

The cost of a consultation is \$11 (not taxable).

You can also consult the Register on its website (www.rdprm.gouv.qc.ca).

The cost of that consultation is \$8 (not taxable).

Compensatory Allowances

Compensatory allowances enable the surviving spouse to obtain compensation for having contributed, through property or services, to the enrichment of the patrimony of his or her spouse. Compensation is granted only to legally married couples and couples in a civil union. It may be granted at the time of the spouse's death.

To exercise that right, the surviving spouse must submit a specific, written request to the heirs within one year of the death. All disputes must be addressed to the Court.

Survival of Support Obligation After Death

Following the death of a person who was paying support, the creditor (a former spouse from a marriage or civil union, children, etc.) may obtain funds from the succession, subject to certain conditions and provided application is made within six months following the death.

The creditor may receive the lesser of the following amounts: twelve months of support (in the case of a former spouse from a marriage or a civil union), six months of support (in the case of other support creditors) or 10% of the value of the succession.

Any support creditor, including the deceased's former spouse from a marriage or a civil union who was not receiving support payments but was entitled to such support, may also submit a request to the succession.

Given that every situation is unique, the services of a legal advisor are recommended.

Public Curator of Québec

Protective supervision

The *Civil Code of Québec* provides for the designation by the Court of persons to be responsible for protecting others who are unable to take care of themselves or manage their property. The type of protective supervision depends on the extent and

anticipated duration of the person's inability to take care of himself or herself.

A person of full age who is unable to take care of himself or herself will be attributed an **advisor** to help in certain administrative acts or in administering his or her property (in making investments, for example). The advisor cannot, however, act in the person's place. **Tutorship** is for people who are partially or temporarily unable to take care of themselves. **Curatorship** is for people who are completely and permanently incapable of taking care of themselves. In all cases, a person of full age must need to be represented or assisted.

Where possible, family members, relatives or friends are encouraged to assume the duties of advisor to a person of full age, of tutor and of curator. The Public Curator of Québec is appointed by the Court to represent people who are unable to take care of themselves and are alone or whose family and friends cannot or do not want to see to their needs. In addition, the Public Curator assists private tutors and curators in their duties and supervises their administration.

Taking over for the deceased

Perhaps the deceased took care of a spouse or a relative losing his or her autonomy. If family or friends cannot take over for the deceased, steps must be taken to ask the Court to institute protective supervision for the survivor. A notary or attorney can guide you. If the deceased was already a mandatory (see the chapter on the mandate in case of incapacity, page 8), a tutor or a curator of a person unable to take care of himself or herself, and no provision was made for a person to replace the deceased, the liquidator of the succession must notify the Public Curator of the death and see that the deceased is replaced. In the meantime, the liquida-

tor must defend the person's interests until the Public Curator takes over and provides notification thereof.

Appointing a tutor for a minor

Parents are the legal tutors of their minor child. They may designate a tutor for the child in their wills or through a written declaration to the Public Curator and even by mandate in case of incapacity in the event that they both die before the child comes of full age. If both parents die, the tutor will be the person designated by the parent who died last. If the parents did not designate a tutor, the Court will designate one.

As for a person of full age, the tutor for a minor protects the child, administers the child's property and exercises and defends the child's civil rights.

Administration of unclaimed property

When a person dies without any known heirs, no heirs can be found or the heirs renounce the succession, the succession is entrusted to the Department of Unclaimed Assets, who becomes its provisional administrator.

The Department of Unclaimed Assets then has a notice of that fact published in a newspaper with a view to finding the heirs or the creditors of the succession. While waiting for them to appear, the Department of Unclaimed Assets makes an inventory of the property, sells it at its market value and pays any creditors according to their rank. If there is money remaining, the Department of Unclaimed Assets contacts in writing the heirs who renounced the succession, since they have 10 years after the date of death to change their minds and claim their inheritance. Once that period is over, the amount remaining is remitted to the Minister of Finance.

The list of unclaimed successions may be consulted on the Department of Unclaimed Assets' website (www.curateur.gouv.qc.ca). The list of unclaimed successions can be consulted at www.curateur.gouv.qc.ca. Please note that starting April 1, 2006, the Department of Unclaimed Assets will become the responsibility of Revenu Québec.

For additional information from the Public Curator:

Head Office

600, boulevard René-Lévesque Ouest,
10^e étage
Montréal (Québec) H3B 4W9
Montréal area: (514) 873-4074
Elsewhere in Québec: 1 800 363-9020

Montréal office

454, Place Jacques-Cartier,
bureau 200
Montréal (Québec) H2Y 3B3
(Champs-de-Mars Métro station)
Montréal area: (514) 873-3002
1 866 292-6288

Québec City office

400, boul. Jean-Lesage, Hall ouest,
bureau 22
Québec City (Québec) G1K 8W1
Québec City area: (418) 643-4108
1 800 463-4652

Rimouski office

92, 2^e Rue Ouest, bureau 102
Rimouski (Québec) G5L 8B3
Rimouski area: (418) 727-4030
1 866 621-7088

Saguenay office

227, rue Racine Est, bureau 1.08
Saguenay (Québec) G7H 7B4
Saguenay area: (418) 698-3608
1 866 226-0985

Trois-Rivières office

25, rue des Forges, bureau 313
Trois-Rivières (Québec) G9A 6A7
Trois-Rivières area: (819) 371-6009
1 877 221-7043

Sherbrooke office

200, rue Belvédère Nord, RC 03
Sherbrooke (Québec) J1H 4A9
Sherbrooke area: 819 820-3339
1 877 663-8174

Saint-Jérôme office

222, rue Saint-Georges, bureau 315
Saint-Jérôme (Québec) J7Z 4Z9
Saint-Jérôme area: 450 569-3240
1 877 221-7043

Longueuil office

201, place Charles-Lemoyne, RC 02
Longueuil (Québec) J4K 2T5
Longueuil area: 450 928-8800
1 877 663-8174

Gatineau office

4, rue Taschereau
3^e étage, bureau 320
Gatineau (Québec) J8Y 2V5
Gatineau area: 819 772-3694
1 866 552-5164

Victoriaville office

108, rue Olivier, 1^{er} étage
Victoriaville (Québec) G6P 6V6
Victoriaville area: 819 752-7907
1 877 663-8174

Rouyn-Noranda office

255, rue Principale, RC 06
Rouyn-Noranda (Québec) J9X 7G9
Rouyn-Noranda area: 819 763-3116
1 877 621-7087



Are you the tutor, curator or mandatary of someone who has died? Have you been named tutor to a minor in a will?

Contact us for more information about your responsibilities.

Looking for the unclaimed assets of a deceased person?

Go to www.curateur.gouv.qc.ca.

À la rencontre
de la personne



Curateur public
Québec 

600, boul. René-Lévesque Ouest • Montréal, Québec H3B 4W9
Telephone: 514 873-4074 • Toll free: 1 800 363-9020
comm@curateur.gouv.qc.ca • www.curateur.gouv.qc.ca

Survivor Benefits Granted by the Régie des rentes du Québec

The Québec Pension Plan is a public, mandatory insurance plan. It provides basic financial coverage for workers and their families upon retirement, death or disability. It is funded by the contributions of workers and employers. The contributions are managed by the Caisse de dépôt et placement du Québec. The plan is administered by the Régie des rentes du Québec.

Those who have worked in Québec continuously or occasionally since January 1, 1966 have probably contributed to the Québec Pension Plan. Upon their death, if they have contributed sufficiently, the plan provides financial assistance for their family. The assistance can take three forms:

- A death benefit
- A surviving spouse's pension
- An orphan's pension

Who is eligible?

The death of a **worker** gives entitlement to survivor's benefits if the worker contributed **sufficiently** to the Québec Pension Plan, during the contributory period, i.e.:

- For at least one-third of the period during which the worker had to contribute, and for at least three years,
or
- For ten years

Contributory Period

The "contributory period" begins with the year in which the worker turned 18 years of age or on January 1, 1966 if the worker turned 18 before that date. It ends upon retirement or death, and no later than 70 years of age.

The deceased's family members must meet the required conditions for each benefit.

Example

Peter died at 29 years of age. His "contributory period" was 12 years (including the year of death) since it began when he turned 18 and ended with his death. He worked for 8 years. Did Peter contribute sufficiently to the plan to entitle his family to survivor's benefits? Yes, since he contributed for one-third of his contributory period and for at least three years (12 years x 1/3 = 4 years).

IMPORTANT NOTE:

All workers 18 years of age or older whose employment income exceeds \$3500 must contribute to the Québec Pension Plan.

How to obtain survivor's benefits

To receive survivor's benefits, be it the death benefit, the surviving spouse's pension or the orphan's pension, you must apply in writing. You can obtain the application forms on the website of the Régie des rentes du Québec (www.rrq.gouv.qc.ca), at one of its Customer Service centres, or from Services Québec, a funeral home or the office of your provincial MNA.

Death benefit

The death benefit is a lump-sum payment of \$2500. You have five years after the date of death to apply for it.

This benefit is paid, as a priority, to the person or benevolent society that paid the funeral expenses. The application must be submitted to the Régie des rentes du Québec with proof of payment. After 60 days, the benefit can be paid to the heirs. The death benefit is taxable and it must be declared as income of the succession, regardless of to whom the cheque was issued.

IMPORTANT NOTE:

Even if a person has contributed to the Québec Pension Plan, his or her family will not necessarily be entitled to the death benefit, as the deceased must have contributed sufficiently to the plan (see page 30). To find out if they have, you must complete *Part II: Application for a Death Benefit of the Application for Survivors' Benefits form*.

Surviving spouse's pension

The surviving spouse's pension is designed to ensure a basic income for the surviving spouse of the deceased. It is taxable. The pension is paid as of the month following the death. There is no time limit for applying for the surviving spouse's pension, but retroactivity is limited to 12 months. If the deceased was married or in a civil union, the pension is paid to the deceased's spouse. If the deceased was not married or in a civil union, or was married but legally separated, the pension is generally paid to the person recognized as the deceased's de facto spouse.

A de facto spouse may be recognized as the surviving spouse if he or she lived with the deceased for at least three years preceding the death. If a child was born or will be born of their union, or if they adopted a child or if one of the spouses adopted the child of the other spouse, only one year of cohabitation is required. For deaths occurring on or after April 4, 1985, same-sex de facto spouses can also apply for survivor's benefits.

If a person cannot be recognized as a de facto spouse, the surviving spouse's pension may be paid, under certain conditions, to the legally separated spouse, if the separation occurred before January 1, 1994.

Orphan's pension

The person who is responsible for the minor child of the deceased receives an orphan's pension until the child turns 18 years of age. The pension is taxable and it must be reported as the child's income. The "child of the deceased" is:

- A child related to that person by blood or by adoption
- A stepson or stepdaughter who lived with the deceased
- A child who had lived with the deceased for at least six months at the time of death
- A child whom the deceased supported

Can one receive two pensions at the same time?

A person may be entitled at the same time to a surviving spouse's pension and a retirement pension, or to a surviving spouse's pension and a disability pension. In both cases, the Régie pays the two pensions in a monthly lump sum. The pensions are said to be "combined." Note that the amount paid is not necessarily equal to the sum of the two pensions.

Foreign Pensions

Did the deceased work elsewhere in Canada?

If the deceased worked elsewhere in Canada, he or she contributed to the Canada Pension Plan. The Régie des rentes du Québec takes into consideration the contributions made to that plan in determining entitlement to benefits and in calculating the amount. If you live in Québec, you do not have to submit an application for survivor's benefits to the Canada Pension Plan.

How to reach us

For more information on **the Québec Pension Plan**, contact the Régie des rentes:

By the Internet:
www.rrq.gouv.qc.ca

By phone:
Québec City area: (418) 643-5185
Montréal area: (514) 873-2433
Toll free: 1 800 463-5185
For the hearing impaired TDD or TTY required: 1 800 603-3540

By mail:
Régie des rentes du Québec
Case postale 5200
Québec City (Québec) G1K 7S9

In person:
At one of the Régie's Customer Service Centres. We suggest that you phone before stopping by. In most cases, you can obtain by phone the information you are looking for.

Special benefit for funeral expenses under the employment assistance program of the Ministère de l'Emploi et de la Solidarité sociale (MESS)

Even if the deceased (or his or her dependent child) was not an income security recipient at the time of his or her death, a special benefit (of up to \$2500) may be paid by the MESS to cover funeral expenses. Some amounts may, however, be deducted from the maximum amount payable (for example, liquid assets, Régie des rentes du Québec death benefit, proceeds of a life insurance policy). In general, an application for the benefit must be submitted no later than 30 days after the goods or services are supplied or as soon as possible when the applicant can demonstrate that he or she was unable to act within that time period. The special benefit can be paid to the person who took charge of the deceased's body, be it a relative of the deceased no more distant than a first cousin, a de facto spouse, a member of the clergy, the Public Curator or the foster home or foster family that had legal custody of the deceased.

For more information, contact a local employment centre. Contact information for the Ministère de l'Emploi et de la Solidarité sociale is found in the Gouvernement du Québec blue pages of the phone book, under the heading "Aide financière," or on the department's website (www.mess.gouv.qc.ca).

Phone: _____

Indemnities from the Société de l'assurance automobile du Québec

If death is caused by a traffic accident, the heirs of the victim are entitled to a death indemnity.

For more information, contact the Société de l'assurance automobile du Québec:

Québec City area: (418) 643-7620
Montréal area: (514) 873-7620
Elsewhere in Québec: 1 800 361-7620
Teletypewriter: see page 48
Website: www.saaq.gouv.qc.ca

Indemnities from the Commission de la santé et de la sécurité du travail

Industrial accidents or occupational diseases

When a person dies as a result of an industrial accident or an occupational disease, his or her spouse and dependants are entitled to various indemnities. If the deceased worker had no dependants, his or her father and mother or the persons standing in their stead are entitled to an indemnity.

An indemnity for funeral expenses is also paid to the person who paid the expenses. All these indemnities are paid in the form of a pension or a lump sum. The deadline for filing a claim is six months.

For contact information concerning the Commission de la santé et de la sécurité du travail (CSST), see the Gouvernement du Québec blue pages of the phone book, under the heading "Accidents du travail," or visit the CSST's website (www.csst.qc.ca).

Phone: _____

Acts of good citizenship and criminal acts

Certain indemnities are provided for dependants of persons who die while performing an act of good citizenship or who are victims of a criminal act.

For example, in the case of a criminal act, a monthly pension of an amount that depends on the victim's salary may be paid. In addition, compensation covering funeral expenses is issued to the person who paid such expenses, up to maximum of \$600.

Any application for benefits must be made in the year following the death, on the form available at the Direction de l'indemnisation des victimes d'actes criminels (IVAC) or the regional offices of the Commission de la santé et de la sécurité du travail.

For more information, contact the Direction de l'indemnisation des victimes d'actes criminels (IVAC). Its contact information can be found in the Gouvernement du Québec blue pages of the phone book, under the heading "Actes criminels et actes de civisme."

Phone: _____

Benefits from the Government of Canada and other provinces

You may be eligible for other benefits:

- Benefits from occupational health and safety agencies in other provinces
- Federal public service pension plan
- Social Development Canada (formerly Human Resources Development Canada) allowance for low-income survivors aged 60 to 64
- Veterans Affairs Canada assistance and benefits
- Canada Pension Plan, if the deceased worked in another province

For information on federal organizations, call the federal government information line at 1 800 622-6232.

NOTE

Under the law, a surviving *de facto*, or common-law, spouse is not considered a legitimate heir unless so designated in the will. However, some laws and programs of the Québec and Canadian governments give *de facto* spouses rights. To avail yourself of the rights recognized under these laws and programs, contact the departments or organizations involved to find out their requirements, since eligibility criteria differ depending on the law or program. For more details, pick up a copy of the leaflet entitled *De Facto Union*, available from Services Québec.

People in a civil union have the same rights and obligations as people who are married in regard to the constitution of family patrimony and recognition of the surviving spouse as a successor, for example. The leaflet entitled *Civil Union* published by the Ministère de la Justice and available from Services Québec explains this type of union.

Supplemental retirement plans (private retirement plans or pension funds)

Some salaried employees contribute to supplemental retirement plans commonly known as pension funds. Death benefits may be payable through these plans. To find out, contact the retirement plan administrator.

Private and municipal sector employees

Supplemental plans for the private and municipal sectors in areas under provincial jurisdiction are supervised by the Régie des rentes du Québec. However, the Régie does not have information on the rights of individuals who contribute to these plans as it does not administer them. To obtain contact information for the plan administrator, consult one of the deceased's plan statements or the list of supervised retirement plans available at www.rrq.gouv.qc.ca, or call the Régie at 418 643-8282.

Québec Public and broader public sector employees

Supplemental plans for Québec's public and broader public sectors are administered by the Commission administrative des régimes de retraite et d'assurances (CARRA).

Which can be reached:

Online: www.carra.gouv.qc.ca

By phone:

(Monday to Friday, 8:30 a.m. to noon and 1 p.m. to 4:30 p.m.)
 Québec City area: (418) 643-4881
 Toll free: 1 800 463-5533

Insurance

It is also important to find out if the deceased person had life insurance. Look in the safety deposit box at the deceased's financial institution and on the deceased's bank and credit card statements, check with the deceased's employer and with professional associations, and look among the deceased's personal effects.

If nothing can be found, a request for a search can be addressed to the Consumer Assistance Centre (CAC) of the Canadian Life and Health Insurance Association (CLHIA) (www.clhia.ca).

NOTE

Certain conditions govern such searches:

- There must be sound evidence of the existence of such a policy.
- No search is undertaken within the three months following the death or later than two years following the death.
- Certain information about the deceased must be furnished.

- Only the notary, liquidator, administrator of the succession, beneficiary or direct heir of the deceased may ask for such a search.

To request a life insurance policy search, visit www.clhia.ca and go to the "Policy Search" section or contact

Consumer Assistance Centre (CAC) of the CLHIA

1001, boul. De Maisonneuve
 Ouest, bureau 630
 Montréal (Québec) H3A 3C8
 Montréal area: (514) 845-6173
 Elsewhere in Québec:
 1 800 268-8099

Special Leave

For the death or funeral of a spouse, child, spouse's child, brother, sister, father or mother, the Act respecting labour standards provides for one day of paid leave and four days of unpaid leave. Employees in the clothing industry are entitled to three days of paid leave and two days of unpaid leave.

For the death or funeral of a son-in-law, daughter-in-law, grandparent, grandchild, or the mother, father, brother or sister of a spouse, the Act provides for one day of unpaid leave. However, provisions are different for employees in the clothing industry, who are entitled to one day of paid leave for the death or funeral of a grandparent, or the mother or father of a spouse. For the death or funeral of a son-in-law, daughter-in-law, grandchild, or the brother or sister of a spouse, they are entitled to one day without pay.

In all cases, the employee must notify the employer of his or her absence as early as possible.

If your job is governed by a collective labour agreement, the *Canada Labour Code* or by a joint committee, the number of days of leave may vary, but may not be fewer than those indicated above. Depending on your situation, contact your union representative, the joint committee concerned, the Department of Human Resources and Skills Development (formerly Human Resources Development Canada) or any competent resource person.

People not governed by a collective labour agreement or a decree, or not represented by a union may obtain more information on the *Act respecting labour standards* by contacting:

Commission des normes du travail

Montréal area: (514) 873-7061

Elsewhere in Québec:

1 800 265-1414

Website: www.cnt.gouv.qc.ca

Contact information concerning the nearest office of the Commission des normes du travail is given in the *Gouvernement du Québec* blue pages of the phone book, under the heading "Normes du travail."

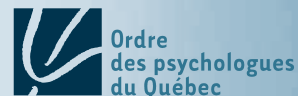
No one finds it easy to deal with grief

A psychologist is a specialist in human behaviour who understands what you are going through. Do not hesitate to call on the services of a skilled professional who can help you come to terms with your loss.

Contact the Referral Service of the Quebec Order of Psychologists to obtain the name of a psychologist in your area.

In Montreal: (514) 738-1223
Elsewhere in Quebec: 1 800 561-1223

The Referral Service is also available online at
www.ordrepsy.qc.ca



Social Insurance Card

The deceased beneficiary's card and a photocopy of the *Death Certificate* must be sent to a Human Resource Centre of Canada or to:

Social Insurance Registration

P.O. Box 7000
Bathurst (New Brunswick) E2A 4T1
Toll free: 1 800 206-7218

Note: There is a one-hour time difference.

To find the address of the nearest Human Resource Centre, consult the Government of Canada blue pages of the phone book, under the heading "Social Insurance Numbers," or visit the following website: www.dsc.gc.ca

Phone: _____
Teletypewriter: see page 48

The succession may obtain the social insurance number of the deceased by presenting the following documents at a Human Resource Centre of Canada:

- An original of the *Birth Certificate*
- A proof of death (*Certificate of Death*, *Copy of an Act of Death* or photocopy of the *Declaration of Death*)
- A copy of the will, indicating the name of the person appointed liquidator or a declaration under oath* indicating the reason for the request if there is no will

* A written declaration sworn to by the declarant, and received and attested by, for example, a Commissioner for Oaths.

Health Insurance Card

There is no form to be filled out in order to inform the Régie de l'assurance-maladie du Québec (RAMQ) of a death in Québec or outside Québec. In the event of a death in Québec, the *Declaration of Death* need only be submitted to the Registrar of Civil Status for RAMQ to be notified of the death of the beneficiary and for the health insurance card to be cancelled. The funeral director handles the formalities. He or she will send the deceased's health insurance card to the Registrar of Civil Status at the same time as the duly completed *Declaration of Death* form.

To inform RAMQ of a death outside Québec, go to the Québec City or Montréal RAMQ office, or call one of the numbers below:

Québec City area:
(418) 646-4636
Montréal area:
(514) 864-3411
Elsewhere in Québec:
1 800 561-9749
Teletypewriter: see page 48

Address of the Offices of the Régie de l'assurance maladie du Québec

In Québec City:
1125, chemin Saint-Louis
Sillery (Québec) G1S 1E7

In Montréal:
425, boul. De Maisonneuve Ouest
3^e étage, bureau 303
Montréal (Québec) H3A 3G5

NOTE

Before cancelling the social insurance card and health insurance card, remember to record both numbers, which will be needed to apply for the benefits, pensions and indemnities to which survivors may be entitled.

Driver's Licence

It is recommended that you notify the Société de l'assurance automobile of the death of a licensed driver. If applicable, the SAAQ will issue a refund by mail, at an SAAQ service centre or through an authorized agent. The following documents must be provided:

- The deceased person's driver's license, if available, or his or her name, address and date of birth
- Proof of death: the *Death Certificate*, court judgment or other document issued by an organization responsible for attesting the death or for burial of the deceased

Société de l'assurance automobile du Québec

Case postale 19600
Québec City (Québec) G1K 8J6

For more information, call:
Québec City area: (418) 643-7620
Montréal area: (514) 873-7620
Elsewhere in Québec:
1 800 361-7620
Teletypewriter: see page 48
Website: www.saaq.gouv.qc.ca

For the address of the nearest Société de l'assurance automobile du Québec service centre or authorized agent, look in the Gouvernement du Québec blue pages of the phone book, under the heading "Permis, licences et enregistrements," or visit the SAAQ's website (www.saaq.gouv.qc.ca).

Phone: _____

Disabled Parking Permit

Upon the death of a person with a disabled parking permit, you must return the permit to the Société de l'assurance automobile du Québec and inform them that the permit holder is deceased. You must also enclose the *Death Certificate* or a copy of the *Declaration of Death* provided by the funeral director.

Société de l'assurance automobile du Québec

Vignettes de stationnement pour personnes handicapées
Case postale 19 300 N-3-14
Québec (Québec) G1K 8J3

Hunting or Trapping Permit

When the holder of a permit dies, the Direction des permis et de la tarification of the Ministère des Ressources naturelles et de la Faune must be informed, in writing, and the permit must be returned to it.

Ministère des Ressources naturelles et de la Faune Direction des permis et de la tarification

Édifice Bois-Fontaine
Rez-de-chaussée 100
880, chemin Sainte-Foy
Québec (Québec) G1S 4X4

For information, call:
Québec City area: (418) 521-3895
Elsewhere in Québec:
1 800 561-1616
E-mail: info.sfp@fapaq.gouv.qc.ca
Website: www.mrnf.gouv.qc.ca

Firearms

Before a firearm can be passed to an heir, the heir must obtain a Possession and Acquisition Licence that is valid for that class of firearm. As well, the firearm must be registered to the heir. This is also true if the testamentary liquidator is the heir. Registering the firearm to the new owner will be done as part of the transfer process that must take place when a firearm changes owners. In some cases, the firearm will need to be verified by an approved verifier before it is transferred and registered to the heir. The firearms licence of the deceased must be returned to: *Canada Firearms Centre*, Box 1200, Miramichi (NB) E1N 5Z3. If the firearm is turned in to the police for disposal, the Registrar of Firearms must be notified.

If the deceased owned the firearm legally, a testamentary liquidator may, under certain conditions, keep the firearm temporarily without a licence for the time it takes to liquidate the succession. However the testamentary liquidator cannot keep the firearms if forbidden by a court to possess firearms.

For more information or to take the steps required to transfer or dispose of a firearm, call the Canada Firearms Centre (CAFC) at 1 800 731-4000. Information can also be found on their Website at www.cfc-cafc.gc.ca.

Passport

The deceased's valid passport can be taken to a Passport Canada office or returned by mail, along with an explanatory note. A photocopy of the Death Certificate, or a letter from the notary or attorney in charge of the succession must be presented. Once the passport is cancelled, it can be returned to the family if it so wishes.

Passport Canada

Foreign Affairs Canada
Gatineau, Québec, Canada
K1A 0G3

To find the Passport Canada office nearest you, look in the Government of Canada blue pages of the phone book, under the heading "Passports" or call 1 800 567-6868.

Federal Old Age Security and Québec Pension Plan pensions

When beneficiaries of the federal Old Age Security pension, Canada Pension Plan, or Québec Pension Plan die, the organizations concerned must be informed without delay so that they may cease paying benefits. The succession is eligible to receive annuity or pension payments only for the month of death. Benefits received for months following the month of death must be repaid.

To notify Social Development Canada (formerly Human Resources Development Canada) of a death, call 1 800 277-9914.

To notify the Régie des rentes du Québec of a death, call:
Québec City area: (418) 643-5185
Montréal area: (514) 873-2433
Elsewhere in Québec:
1 800 463-5185

For more information, visit the website of the Régie des rentes du Québec (www.rrq.gouv.qc.ca).

Teletypewriters: see page 48

Housing

The death of a tenant or a landlord does not terminate a lease, which continues to run until its term.

If the deceased was a tenant and lived alone at the time of death, the lease may be terminated by the liquidator of the succession or, barring that, an heir. There are deadlines to be abided by.

If the deceased was a tenant and did not live alone at the time of death, special rules apply. However, the rules differ if the person who lived with the tenant at the time of death was, or was not, also a tenant (he or she signed the lease). Those rules also provide for deadlines that must be abided by.

It is generally recommended that you contact the Régie du logement to find out the rules and deadlines for notices applicable in each case.

You can find the address of the nearest Régie du logement office in the Gouvernement du Québec blue pages of the phone book, under "Logement".

For more information, visit the Régie du logement's website at www.rdl.gouv.qc.ca or call one of the numbers below:

Montréal, Laval and Longueuil:
(514) 873-2245
Elsewhere in Québec, toll free:
1 800 683-2245

If the deceased lived in a reception centre, hospital or any other government institution for which a permit is issued under the *Act respecting health services and social services*, service ends without notice or formality. In private accommodation, the lease prevails.

Shelter Allowance

In the event of death of the beneficiary:

- The Shelter Allowance ceases in the month following the death if the beneficiary has no spouse.
- The Shelter Allowance continues to be paid, until the end of the reference year, to the spouse residing in the dwelling, where applicable. Revenu Québec must be notified of the death, and proof of it must be provided so that the necessary changes can be made.

For more information, look in the Gouvernement du Québec blue pages of the phone book, under the heading “Logement”, or visit the Revenu Québec website (www.revenu.qc.ca).

Phone: _____
Teletypewriter: see page 48

QST Credit

The QST credit is paid in August and December.

A person who dies before the start of August or December is not entitled to the credit paid at those times of the year. However, if the person has a spouse, the spouse can apply for payment of the credit for those periods by contacting Revenu Québec.

The QST credit cannot be applied for in the deceased's tax return. However, the spouse of the deceased can apply for the deceased's credit when filing his or her own tax return if both of the following conditions apply:

- There is no new spouse as at December 31 of the year of death
- He or she was not legally separated from the deceased at the time of death

For the contact information of Revenu Québec, look in the Gouvernement du Québec blue pages, under the heading “Impôts et taxes” or visit the Revenu Québec website (www.revenu.qc.ca).

Phone: _____
Teletypewriter: see page 48

GST/HST Credit

If the deceased was receiving the GST/HST credit, any payment received after the death must be returned to the Canada Revenue Agency. If the death occurred during or after the month of payment and the deceased was entitled to the payment, another payment will be issued in the name of the succession.

For more information or to report a death, call 1 800 959-1953.

Canada Child Tax Benefit

The Canada Child Tax Benefit ends the month following the death of the child. Once notified of the death, the Canada Revenue Agency will forward the information to the Régie des rentes du Québec.

For more information or to report a death, call 1 800 387-1193.

Child Assistance

In the event of death of a child, the Régie des rentes du Québec will cease paying child assistance the first day of the quarter following death, i.e., starting in January, April, July or October. Monthly payments will be made until the end of the quarter. However, if a child dies in the month of birth, no payment will be made.

Immediately notify the Régie des rentes du Québec of the death of a child.

For more information or to notify the Régie des rentes du Québec of a death, call 1 800 667-9625.

Foreign Pensions

Social security agreements with Québec concerning foreign pensions

If the deceased was receiving a pension paid by a country that signed an agreement with Québec, proof of death must be sent directly to the foreign organization paying the pension so that it can terminate the payment. Be sure to mention the reference number of the pension.

If you do not have the contact information for the organization concerned, contact the Bureau des ententes de sécurité sociale of the Régie des rentes du Québec by calling (514) 866-7332, ext. 7801, or 1 800 565-7878, ext. 7801.

Social security agreements with Canada

For pensions from countries with a social security agreement with Canada, contact Social Development Canada (formerly Human Resources Development Canada).

Phone: 1 800 277-9914
Teletypewriter: see page 48

Personal Cards

As a precaution, cancel such cards as:

- Automated teller cards
- Credit cards
- Hospital cards

Remember to make a note of the numbers.

Transfer Formalities

Transfer of Vehicle Ownership

All transfers of property must be authorized by the liquidator or all the heirs. To demonstrate that a person is authorized to act on behalf of the succession, he or she must give the Société de l'assurance automobile du Québec:

- A deed of partition or
- The declaration of transfer of ownership following a death. The form is available at all service outlets of the Société de l'assurance automobile du Québec

NOTE

If the vehicle is transferred to an heir, the license plate remains the same. In other cases, a new license plate is issued.

For more information, consult the Gouvernement du Québec blue pages of the phone book under the heading "Société de l'assurance automobile du Québec, Permis, licences et enregistrements".

Phone: _____

Transfer of Real Estate

You must take the following documents to a notary:

- Proof of death
- Copy of the marriage contract, if applicable
- Copy of the will, if applicable
- Certificate of acquisition

- Value of the real estate according to the municipal assessment

The notary will prepare a *Declaration of Transmission* for the property.

Transfer of Investment Assets

To have the investment assets of a deceased person transferred to the succession—for example, Québec Savings Bonds, Canada Savings Bonds, Canada Premium Bonds, Treasury bills, certificates, pension plans, retirement savings plans and registered retirement savings plans—you must contact the financial institutions that offer these investments. Certain documents must be provided before the transfer is made.

All written requests for information on the Canada RSP and the Canada RIF must be sent to

Canada Savings Bonds Registered Products

P.O. Box 2390, Station D
Ottawa, Ontario K1P 1K8

Toll free: 1 800 575-5151
Monday to Friday, 8 a.m. to 8 p.m.

Investment assets issued by the Government of Québec Épargne Placements Québec

333, Grande Allée Est
Québec City (Québec) G1R 5W3
1 800 463-5229 (toll free:
Canada and the United States)
Monday to Friday, 8 a.m. to 8 p.m.



Are you looking for information on the programs and services of the Gouvernement du Québec ?

Do you need publications and forms ?

Contact Services Québec

All of the services provided by Communication-Québec were transferred to Services Québec, and its offices became those of Services Québec.

To contact us

Throughout Québec : **1 800 363-1363 (toll free)**

Elsewhere : **(418) 643-1344**

Internet : **www.gouv.qc.ca**

Services

Québec

Reference Material

Here are the principal free publications and forms related to a death that can be obtained directly from government departments or organizations, or from Services Québec. Other publications and references not given in this list may also be available at Services Québec.

Ministère de la Justice (www.justice.gouv.qc.ca)

- *Successions*
- *Wills*
- *Marriage*
- *Civil Union*
- *De Facto Union*

Ministère de la Santé et des services sociaux (www.msss.gouv.qc.ca)

- *Life goes on – I can make a difference by donating my organs*

Bureau des ententes de sécurité sociale (BESS) of the Régie des rentes du Québec (www.rrq.gouv.qc.ca)

- *Receiving a pension from a foreign country*

Office de la protection du consommateur (www.opc.gouv.qc.ca)

- *Prearranged funeral services and sepultures*

Public Curator of Québec (www.curateur.gouv.qc.ca)

- *Mandate in case of incapacity*
- *Tutor and curator to a person of full age*
- *Tutor to a minor*

Registrar of Civil Status (www.etatcivil.gouv.qc.ca)

- *Death*
- *Request for Certificate and Copy of Act (Birth, Marriage or Civil Union, Death)*

Publications on sale at Les Publications du Québec
(www.publicationsduquebec.gouv.qc.ca)

Public Curator of Québec

- **My Mandate in Case of Incapacity* (\$5.95)

Protect yourself

- **Bien planifier votre succession* (\$12.95)

Ministère de la Justice (www.justice.gouv.qc.ca)

- **My Will* (\$4.95)
- *Application for the probate of will* (\$4.95)

NOTE

You can obtain the kit “Mes volontés,” which contains the three publications (one in French) with an asterisk (*), at the price of \$16.95.

Taxes are not included in the amounts indicated.

Miscellaneous

Moral Support

We advise people who are in mourning or who are expecting the death of someone close to seek the support of volunteer organizations or associations. For the names of these services, contact your CLSC.

Further Reading

People who use this brochure and would like more information should read the Reference Material section and visit the websites given in this guide.

Seeking Assistance

You should know that, in dealing with the procedures described in this guide, you can count on the Services Québec information staff (call 1 800 363-1363) to answer all your questions, provide forms and refer you to the proper resource. Funeral directors are also valuable resource people to consult in the event of a death.

Services for the Deaf or Hard-of-Hearing Who Have a Teletypewriter



The following numbers are for the exclusive use of the deaf or hard-of-hearing who have a teletypewriter.

Canada Revenue Agency

Throughout Canada: 1 800 665-0354

Commission des normes du travail

Throughout Québec: (514) 864-3920, from 8:30 a.m. to 4:30 p.m.

Social Development Canada

Throughout Canada: 1 800 255 4786

Government of Canada

Service Canada: 1 800 926-9105

Revenu Québec

Montréal area: (514) 873-4455

Elsewhere in Québec: 1 800 361-3795

Office des personnes handicapées du Québec

Montréal area: (514) 873-9880

Elsewhere in Québec: 1 800 564-1477

Régie de l'assurance maladie du Québec

Québec City area: (418) 682-3939

Elsewhere in Québec: 1 800 361-3939

Régie des rentes du Québec

Throughout Québec: 1 800 603-3540

Services Québec

Montréal area: (514) 873-4626

Elsewhere in Québec: 1 800 361-9596

Société de l'assurance automobile du Québec

Montréal area: (514) 954-7763

Elsewhere in Québec: 1 800 565-7763

Québec Government Portal on the Internet

For any information on the programs and services of the Québec government, simply visit the Québec government portal at www.gouv.qc.ca.

You can also call the following number:

From anywhere in Québec: **1 800 363-1363 (toll free)**

Elsewhere: **(418) 643-1344**

Teletypewriter



The deaf or hard-of-hearing can reach Services Québec using a teletypewriter.

The following numbers are reserved solely for this use:

Montréal area: (514) 873-4626

Elsewhere in Québec: 1 800 361-9596

Notes

Would you like to honor the memory of a loved one?

Create a Memorial Fund in their name...



When you establish a Memorial Fund in honor of someone who has passed away, you ensure their name and values live on for years to come.

You keep their legacy alive through a cause that was close to their heart.

Setting up a Memorial Fund is easy and **brings considerable tax benefits to the estate**.

Contact us in complete confidence. We're here to listen, provide the information you need, and help you forever commemorate the name and generosity of someone who was dear to you.

With just one seed, you can give life;
By creating a Fund, you are giving hope...

Community Foundations of Québec



Greater Québec City
T: 418-521-6664
infos@fcommunautaire.com
www.fcommunautaire.com

Gaspésie-Les Îles
T: 418-759-1484
fondationcqi@globetrotter.net
www.fondationcqi.com

Greater Montréal
T: 514-866-0808
infos@fondationdugrandmontreal.org
www.fondationdugrandmontreal.org

St-Maurice
T: 819-376-1000
fcsn@bellnet.ca

Eastern Townships
T: 819-569-9281

WE ARE WEALTHY...



...for we have a wealth of values

- Respect and support
- A human approach, democracy

**Our wealth is collective, shared,
and readily available.**

We reinvest in the quality of our services and in the community.
Our roots run deep and our commitment is strong.
We belong to our members, but our services are available to all.

We are your local Funeral Cooperative!



LES COOPÉRATIVES
FUNÉRAIRES
DU QUÉBEC

www.fcfq.qc.ca

Benefits

following a death



It depends on contributions

Following a death, Québec Pension Plan benefits can be paid to the family of a deceased person who contributed sufficiently to the Plan. For more information, see Benefits, Pensions and Indemnities in this guide or visit our Internet site.

www.rrq.gouv.qc.ca

Régie des rentes
Québec



1 800 463-5185



Sometimes, there just are no words...



*Corporation
des thanatologues
du Québec*

Tel.: 418-622-1717
info@corpothanato.com
www.corpothanato.com

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Québec 

Une réalisation de :

- Ministère des Relations avec les citoyens et Immigration
- Régie des rentes du Québec