Use this list to track your steps after a death. Check off each item as it is completed. Keep this document with your other important papers. Our team remains available to guide you.

■ DEATH REGISTRATION AND OFFICIAL DOCUMENTS

■ Register the death with the Director of Civil Status (DCS)

■ *Form AD-2 completed by the physician*

■ *Deadline: within 30 days*

→ *Available online: etatcivil.gouv.qc.ca*

■ Obtain certified copies of the death certificate

■ *Recommended: 5 to 10 copies*

■ *Fee of approximately $15 per copy*

→ *Some organizations accept notarized photocopies*

■ Gather important documents

■ *Will, notarial deeds*

■ *Insurance policies, account statements*

■ *SIN, health insurance number, passport, driver's licence*

■■ GOVERNMENT AGENCIES

■ RAMQ — Régie de l'assurance maladie du Québec

■ *Return the health insurance card*

→ *1 800 561-9749*

■ SAAQ — Société de l'assurance automobile du Québec

■ *Cancel the driver's licence*

■ *Cancel vehicle registration*

→ *saaq.gouv.qc.ca*

■ Service Canada — Death Benefit (QPP/CPP)

■ *Apply for the death benefit (max. $2,500)*

■ *Check survivor or orphan benefits*

→ *servicecanada.gc.ca*

■ Revenu Québec and CRA

■ *Notify of the death*

■ *File the final tax returns*

→ *Consult an accountant or tax specialist*

■ Elections Québec / Elections Canada

■ *Remove the deceased from electoral lists*

■ FINANCES AND INSURANCE

■ Financial institutions (banks, credit unions)

- ■ *Notify each institution*
- ■ *Freeze or close accounts as applicable*
- ■ *Transfer automatic deposits*

→ *Bring the original death certificate*

■ Life insurance companies

- ■ *Complete the claim form*
- ■ *Provide the certified death certificate*

→ *Processing time: typically 2 to 6 weeks*

■ Home and auto insurance

- ■ *Notify of the change in situation*
- ■ *Transfer or cancel policies*

■ Credit cards

- ■ *Cancel all cards in the deceased's name*
- ■ *Settle balances through the estate*

■ Private pension plans

- ■ *Contact the employer or plan administrator*
- ■ *Apply for survivor benefits if applicable*

■ SERVICES AND SUBSCRIPTIONS

■ **Phone, internet, cable / satellite**

■ *Cancel or transfer to a surviving family member*

→ *Notice period may apply*

■ **Hydro-Québec, Énergir (gas)**

■ *Transfer or close the account*

■ **Media and digital subscriptions**

■ *Newspapers, magazines, Netflix, Spotify, etc.*

■ *Email accounts (Google, Apple, etc.)*

■ **Social media**

■ *Facebook: memorial option or deletion request*

■ *Instagram, LinkedIn, etc.: deletion request*

■ **Membership cards and clubs**

■ *Cancel subscriptions (gym, library, etc.)*

■ HOUSING AND PROPERTY

■ If tenant

■ *Notify the landlord in writing*

■ *Legal termination notice: 2 months*

→ *Civil Code of Quebec, art. 1938*

■ If homeowner

■ *Consult a notary for the transfer of title*

■ *Continue paying taxes, insurance, and mortgage*

■ Vehicle(s)

■ *Transfer or sale through a notary or the SAAQ*

■ *Update insurance*

■ Personal effects

■ *Take inventory before disposing of items (important for the estate)*

■ *Contact a liquidator if necessary*

■■ ESTATE AND LEGAL

■ Identify and notify the estate liquidator

■ *Search for the will (Barreau du Québec or Chambre des notaires will registry)*

→ *A will search costs approximately $65*

■ Open the estate

■ *Inventory of assets and liabilities*

■ *Publication of a notice of closure of inventory*

→ *Required in order to benefit from the liquidation*

■ Consult a notary

■ *Strongly recommended for all estates*

■ *Mandatory if real estate is involved or situation is complex*

■ Final tax returns

■ *Provincial return (Revenu Québec)*

■ *Federal return (CRA)*

■ *A testamentary trust return may also be required*

→ *Deadline: 6 months after death or April 30 of the following year*

Personal Notes / Contacts: