This guide is designed to help you navigate the administrative steps that follow a death. We understand that this is an incredibly difficult time, and our team is here to support you at every stage. Please do not hesitate to contact us at any time.

Steps to Follow

01

Death Registration

The official registration of death must be filed with the Director of Civil Status of Quebec within 30 days of the death. Our team will coordinate this process with you and ensure all documents are complete and submitted within the required deadlines.

02

Obtaining Death Certificates

We recommend obtaining several certified copies of the death certificate (typically 5 to 10 copies). These documents will be required by financial institutions, insurance companies, pension administrators, and other organizations. We can help you make this request.

03

Notifying Financial Institutions

Contact all banks, credit unions, and lending institutions to report the death. Bring the death certificate and a piece of identification. Request that accounts be frozen or closed as appropriate, and inquire about estate procedures.

04

Insurance Companies

Notify all insurance companies (life, disability, accident, home, auto). For life insurance, file a death benefit claim by submitting the death certificate and claim form. Processing times vary by insurer.

05

Pension Plans and Government Benefits

Contact Retraite Québec and Service Canada to report the death and stop pension or annuity payments. Inquire about the QPP/CPP death benefit (up to $2,500) and any survivor or orphan benefits that may be available.

06 Cancelling Government Services

Notify the RAMQ (return the health insurance card), the SAAQ (driver's licence and vehicle registration), Service Canada (SIN), Revenu Québec, and the Canada Revenue Agency. Remove the deceased from electoral lists and cancel government credit cards.

07 Cancelling Personal Services

Cancel or transfer subscriptions: phone, internet, cable, electricity (Hydro-Québec), gas, newspapers, magazines, and streaming services. Cancel membership cards, club and association memberships. Close social media accounts or designate a memorial manager.

08 Final Tax Returns

A final income tax return must be filed for the year of death, and sometimes a testamentary trust return for subsequent years. Consult an accountant or tax specialist. Keep all financial documents from the past 6 years.

09 Estate Management

If a will exists, the liquidator named in the will must be identified and begin the estate settlement process. In the absence of a will, the rules of the Civil Code of Quebec apply. It is strongly recommended to consult a notary or lawyer.

10 Housing and Personal Effects

If the deceased was a tenant, notify the landlord and terminate the lease (legal notice period of 2 months from the date of death). If they were a homeowner, contact a notary for the transfer of title. Organize the sorting of personal belongings while taking care of your own emotional well-being.

Important Tips

■ ***Tip:*** *Keep a photocopy of every document sent and a note of every call made (date, name of the person, summary).*

■ ***Tip:*** *Do not pay any of the deceased's debts from your own pocket before consulting a notary — some debts may be covered by the estate.*

■ ***Tip:*** *Beware of fraud: unscrupulous individuals may try to take advantage of a vulnerable period. Verify the identity of anyone who contacts you.*

■ ***Tip:*** *Take care of yourself. These steps can be exhausting. Do not hesitate to delegate certain tasks to a trusted person or a professional.*

Our team is available to answer your questions and refer you to the right professionals (notaries, accountants, social workers). Call us at any time — your peace of mind is our priority.