

## PROCEDURES UPON DEATH OF PENSIONER/EMPLOYEE/SURVIVOR

*This information is intended to be a guideline only.*

<b>D.C. denotes Death Certificate</b>	<b>B.C. denotes Birth Certificate – Deceased and Survivor</b>	<b>M.C. denotes Marriage Certificate</b>
<b>SIN # denotes Canadian Social Insurance Number</b>	<b>USSS # denotes US Social Security Number</b>	
<b>Employee PIN # denotes Railway Personal Information Number</b>		
<i>Insure all documents and required numbers are at hand</i>		

**Take all steps necessary to protect and preserve the assets of the deceased.**

- 1. Notify railway pension office of death. (D.C.) (M.C.) (B.C.). Insure you have PIN # handy. CN – 1-800-361-0739, VIA 1-800-799-9934**
- 2. Determine survivor(s) benefit – paid up company life insurance (amount may vary depending on date of pensioner’s retirement).**
- 3. If no joint account is in existence, obtain enough cash from the bank(s) to sustain yourself for at least 6-8 weeks,**
- 4. About 10 working days from the time you notify the company of the death of the pensioner/employee/survivor you should receive a package from the employer (CN or VIA) in which there may be the following documents:**
  - a. Form to be completed with voided cheque covering Direct Deposit of the pension cheque into your chequing account.**
  - b. Booklet explaining Extended Health Care coverage (Blue Cross). Determine procedure to continue coverage from pension office of employer.**
  - c. Forms TD1 and TD1ON, Income Tax Forms - take these forms to your lawyer. Keep a copy on hand in your Income Tax file, for future reference when you file Income Tax in April of the year following death.**
- 5. Locate the will (revise and update as required) with the assistance of your solicitor. (D.C.) Obtain a Letter of Administration from solicitor. Insure that there is a durable Power of Attorney for Assets and Personal Care.**
- 6. Locate all Bank, Credit Union and Trust Company accounts. Obtain information respecting amount payable in each. Change name on all accounts and securities. Transfer to survivor(s). Advise the financial advisor if there is one. Revise the portfolio names etc. (D.C.)**
- 7. Locate all insurance policies, annuities, etc; and obtain information respecting amount payable on each. Notify life insurance agent or company. (D.C.).**
- 8. List contents of Safety Deposit box if any.**
- 9. Review and prepare a detailed inventory of all personal papers of the deceased to locate all assets and debts.**
- 10. Arrange for storage of any assets if required. Advise insurers of personal property, and arrange coverage.**
- 11. Arrange for mail to be re-addressed if necessary.**
- 12. Cancel any subscriptions, credit cards, and charge accounts.**
- 13. Cancel and surrender Ontario Hospital Insurance Card at the local OHIP office. (D.C.)**
- 14. Cancel and surrender Drivers License. (Ministry of Transportation Ontario – Local Office). If survivor(s) are not drivers, remove license plates and surrender for refund.**

- 15. Notify *United States Social Security Administration* if employee receiving benefits from this agency. Have US Social Security # at hand. (D.C.)  
United States Social Security Administration (2620 Krafft Rd., Fort Gratiot MI, 48059) 1-877-895-0042, Fax. 810-385-9107) (D.C.) OR  
(Rm. 1550, 477 Michigan Ave., Detroit MI 48226), 1-888-748-7691, Fax. 313-226-4663) - USSS#  
United States Railroad Retirement Board, McNamara Federal Bldg., Suite 1900, 477 Michigan Ave., Detroit MI 48226-2596, Tel. 1-877-772-5772 - USSS#,  
Will require Survivors, B.C, M. C. – D. C.**
- 16. Canada Pension Survivor benefit (package is available from funeral director).  
Contact Human Resources Development Canada for assistance in completion of application. (D.C.)**
- 17. Change name on automobile and house insurance – contact property insurance agent. (D.C.)**
- 18. If applicable, contact mortgage company and change the name on deed to survivor(s). (D.C.)**
- 19. Workplace Safety Insurance Agency – notify if pensioner receiving benefits (workers compensation) having the claim numbers at hand. (D.C.)**
- 20. If Pensioner was a member of a Labour Union or Professional Association notify the local representative.**
- 21. Apply for Civil service, Union, and Veterans Affairs benefits if applicable. (D.C.)**
- 22. Pay funeral expenses, and all debts of the deceased.**
- 23. Income Taxes payable will be handled when filed for the current year by the Survivor(s). (D.C.) Insure that a Certificate of Clearance is obtained from the Canada Customs and Revenue Agency.**
- 24. Notify Department of Foreign Affairs and International Trade office of death. (D.C.) Follow advice re disposition of Canadian Passport.**

**Please keep in mind that this information is intended to be a guideline only, it is very likely that there will be other areas and/or issues that will have to be addressed as time passes. Insure that a copy of this information is filed with you personal important papers. A copy could also be filed with your Solicitor at your discretion.**

**Should you have any questions, or require assistance with the completion of any of the above documentation, please contact your local Pensioners Association.  
In Sarnia – CN Pensioners Association, 110 Hastings Cres., Sarnia ON N7S 5K5  
519-332-0615, Email - [jhouston11@cogeco.ca](mailto:jhouston11@cogeco.ca)**