

FUNERAL

# Questions & Answers



BURIAL HELP

[BurialHelp.ca](http://BurialHelp.ca)

**BAO** | BEREAVEMENT  
AUTHORITY OF  
ONTARIO  
L'AUTORITÉ DES SERVICES FUNÉRAIRES ET CIMETIÈRES DE L'ONTARIO



## BURIAL HELP

### What if I can't afford the costs?

Everyone deserves a dignified Simple Cremation or Simple Burial.

If the deceased does not have enough money to pay for cremation or burial, please do not hesitate to let us know and we will be pleased to consider ways to assist you and your family !

In many cases, where the deceased does not have sufficient funds to pay for a funeral, you can apply to a local municipality for financial assistance. Speak to your municipality before you sign a contract, as you may not be eligible for assistance. Usually, the municipality will limit your choice of casket, urn or grave and the services you will be able to request.

There are also Death Benefits of up to \$2500 available for those who have made sufficient contributions to the Canada Pension Plan (CPP) that we can assist you to apply for after the Cremation or Burial so you will be reimbursed for many of the costs you have incurred.

### Who has the legal authority to make Funeral Arrangements?

Here is a list, in order, of who may act as legal representative to make decisions:

1. Estate trustee, Executor or Executrix, who is named in Will of the deceased or appointed by the court.
2. Spouse
3. Adult children

If you are the legal representative, the Provider may ask you to provide photo identification and proof of your authority, such as a will or court order, before making arrangements. To learn more visit [www.ontario.ca](http://www.ontario.ca) and search the term "What to do when someone dies".



## BURIAL HELP

### Donating the body or organs?

To donate organs for transplant, or the entire body for scientific research, arrangements must be made quickly and directly with health professionals. To learn more, visit the Trillium Gift of Life Network's website at [www.giftoflife.on.ca](http://www.giftoflife.on.ca)

### Is a casket required ?

Yes a casket in the form of a basic container is required for Cremation or Burial. Keep in mind that some caskets cannot be used for cremation, because they are made of materials that will not burn. The casket must also meet cemetery and crematorium by-laws.

Depending on the height and weight of the deceased, an oversized casket may be required and because of this, additional charges may be incurred for an oversized casket or for the services you require at the cemetery or crematorium.

### Is embalming required?

In Ontario, you are not required by law to embalm a body. Embalming is not included in our Simple Cremation or Burial Packages.

### Does the deceased receive any form of Personal Care ?

Personal Care for the deceased in the form of washing, bathing and dressing is not included in our Simple Cremation or Burial Packages.

You may choose to have the deceased bathed and dressed without embalming at an additional cost starting at \$300.

Alternatively, you may purchase a shroud or pouch made of vinyl or plastic or similar material in which the deceased may be placed proper to Cremation or Burial. The cost of a shroud or pouch starts at \$90.



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### Are there extra charges for PPE or for Complex or Infectious cases ?

In some cases, a Provider may require the use of Personal Protective Equipment or other supplies, including a shroud or pouch, together with disinfectant or containment products, where health, professional and/or safety concerns exist with respect to the condition, transfer, care or shelter of the remains.

There are additional charges for PPE or for Complex or Infectious Cases starting at \$90.

### What are some burial and cremation options?

With Burial, check the cemetery's by-laws for its specific burial requirements and the charges to buy or open or inter in the Cemetery. For burial in a grave, you may be required to pay opening charges and to purchase an outer liner to protect the casket and the integrity of the grave. This liner is placed in the ground and is usually made of concrete or fiberglass. For burial in a crypt (entombment): the casket is placed in a sealed crypt in a mausoleum. A mausoleum is usually an above-ground structure that houses a number of crypts. It is usually made of a combination of concrete, stone or marble. Not all cemeteries have mausoleums.

With Cremation, fire based or by way of alkaline hydrolysis, the deceased person's body is reduced to an ash or granular substance. The cremated remains are then placed in a small box or urn along with a metal identification tag. You may provide your own urn or purchase one from a Provider. Check the crematorium and cemetery by-laws for the type and size of container allowed. Also remember that once you choose cremation services, you must also make arrangements for what you wish to have done with the cremated remains.



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# What can be done with cremated remains in Ontario?

Here are some choices:

- You may buy rights to bury or scatter the cremated remains in a designated part of a cemetery. Cremated remains may only be buried in a registered cemetery. Scattering rights may not be available at all cemeteries.
- You may buy rights to place the cremated remains in a compartment in a columbarium, called a niche. A columbarium is a structure that houses a number of niches.
- You may scatter the cremated remains on private property with the consent of the land owner.
- You may also hire a Provider to scatter the cremated remains for you. Only a Provider is permitted to charge you for the service of scattering the cremated remains.
- You may also choose to scatter the cremated remains on unoccupied Crown lands and Crown lands covered by water. For more information, visit the Bereavement Authority of Ontario at [www.bereavementauthorityontario.ca](http://www.bereavementauthorityontario.ca).

If you wish to scatter cremated remains on municipally-owned or Conservation lands, check municipal by-laws or Conservation regulations first.

If you choose to take or transport the cremated remains out of Ontario, you must follow the laws that apply in any other province or country. Contact a Provider for assistance.

## How can I prepay my contract?

You can pay the money to the Provider to be held for you “in trust.” This means your money will be held safely for you at a bank, trust company or with an independent trustee. It will earn income over the years until it is needed to pay for the services or supplies you have requested. The income earned will be used to offset any increase in costs.

You, your legal representative or another person named in the contract may cancel your prepaid contract at any time before the services or supplies are provided, although a cancellation fee (as permitted by law) may be charged.



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# What happens when I die and have prepaid for my Funeral services ?

At the time of death, the money held in trust will be used to pay for the services and supplies set out in the contract. Costs will be based on the prices in effect at the time of death. If prices have gone up, the income (interest or growth) is used to offset the increase in costs. If you have a guaranteed contract, you (or your Estate) will not be asked to pay more for the services or supplies you prepaid, as long as you have met all the terms of your contract. Taxes and Disbursements are not guaranteed. You (or your Estate) will have to pay extra for any services, supplies or taxes that were not included in the prepaid contract.

# How is my prepaid money protected?

Ontario law protects your prepaid money in several ways:

- When you prepay, your Provider must give you a contract that states the total amount of money you have paid now and the terms of payment for any balance you owe.
- If you prepay with a funeral establishment or transfer service, your money is protected by a compensation fund. The fund is used to give back money to consumers if, in rare cases, their prepaid money is not available when it is needed. The fund will cover losses only if you prepaid with a licensed funeral establishment or transfer service.
- If you choose to place money in trust for prepaid services or supplies, the Provider is restricted by law to choose very safe investments. You are entitled to know at least once each year where and how the money is invested and how much money you have in your trust account. You may ask the Provider for this information.



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