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## Funeral Grants & Benefits

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### Life Insurance

Life insurance companies ensure that policy benefits are paid at the time of death. Either a life insurance agent or the funeral director will help with claim forms and provide the necessary information. Or, the family may wish to do this on their own. Proof of Death Certificates, available from the funeral director, are required by insurance companies to complete the insurance claims. Many doctors charge for completing physicians' statement(s), which are sometimes required by the insurer.

### Canada Pension Plan

If the deceased contributed to the Canada Pension Plan for the minimum qualifying period, a lump sum payment to the person's legal representative, or to the person who paid for the funeral service, is made. A monthly pension may also be available to the spouse and the dependent children of the deceased.

An application for the benefit may be made at any district office of the Canada Pension Plan. The funeral director will provide more information and some of the forms necessary to file a claim.

Canada Pension Offices are located throughout Canada. For more information, check the listing in the telephone directory under "Government of Canada, Income Security Programs, Canada Pension Plan." It is advisable to call first and make an appointment with a District Officer.

## **Workers` Compensation**

This allowance is available to the estate of a person whose cause of death is related to his or her occupation. There may be other benefits covering dependents. Regional offices serve various Ontario districts. Local offices can be found in the telephone directory under ``*Province of Ontario, Workers` Compensation Board.*``

## **Fraternal Organizations**

Some fraternal organizations provide a death benefit payable to the estate of one of its deceased members. It is important to inform the funeral director of the deceased`s affiliations with clubs, lodges, unions and associations. The funeral director can assist with the available benefits.

## **Dignity For All**

Every person, regardless of his or her position in society, is entitled to a dignified funeral service. In Ontario, municipal or county social service agencies may provide payments for funerals and burial or cremation.<sup>1</sup>

## **Criminal Injuries Compensation Board (CICB)**

<http://www.cicb.gov.on.ca/en/> or Toll-Free: 1-800-372-7463

Financial compensation for those who qualify under the Compensation for Victims of Crime Act may include victims and family members of deceased victims of violent crimes committed in Ontario.

## **Benefits for Veterans**

Burial, pension, and other benefits are available to veterans of Canada's armed services and their dependents.

The Last Post Fund provides proper funerals and interment for honourably discharged Canadian service personnel who may be destitute or with insufficient funds for a funeral service. In addition to expenses for a designated funeral service and supplies, the Fund may also cover cemetery charges and the cost of a grave marker.

Those currently receiving a pension from the Department of Veterans' Affairs automatically qualify for a Last Post funded funeral.

Check the telephone book or ask the funeral director for the nearest branch of the Last Post Fund.

## **Department of National Defence**

This burial allowance is available, subject to limitations, to anyone whose death occurs during their tenure with the Armed Forces of Canada. Rates for the burial allowance are subject to change. The funeral director and the local office of the Department of National Defence will have complete information.

## **Public Trustee**

If the Public Trustee administered the deceased's affairs, then the Public Trustee must be contacted before funeral arrangements are made. The Public Trustee will authorize an allowance for burial expenses and all necessary disbursements.

Violent crimes may include murder, attempted murder, firearm offences, poisoning, arson, and other offences such as assault, sexual assault, domestic assault (e.g. abuse by a spouse/partner), child physical assault, child sexual abuse, etc.

The injuries may either be physical or psychological. However, the injuries must be more than merely transient or trifling in nature in order to be awarded compensation.

A person can also apply for compensation if he/she witnessed or came upon the scene of a crime that resulted in a death and meets the criteria for a finding of *“mental or nervous shock.”*

Compensation may be awarded regardless of whether a person has been prosecuted or convicted of the offence giving rise to the injury or death.

An application for compensation must be made within **two years** of the date of the incident. However, CICB can extend the two-year limitation period when it is warranted, but you will have to request such an extension and explain your reason(s) for the delay in the application form. Click on **When do I file my application?** on the website for more information.



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