Who to Call First?

Whether you received a 2 a.m. phone call with news of an unexpected death or shared your loved one's final moments of a long illness, your initial reaction to the death was likely shock. It doesn't seem to matter how prepared we are - or aren't - a loved one's death often leaves us feeling numb and bewildered. If you're responsible for making the funeral arrangements or executing the will, shock and grief can be immobilizing. Even simple decisions can be overwhelming.  
  
**Making the First Phone Call**  
What to do first depends on the circumstances of the death. When someone dies in a hospital or similar care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose, and if necessary, arranging an autopsy. You will need to notify family, friends and clergy. It may be easier on you to make a few phone calls to other relatives or friends and ask each of them to make a phone call or two to specific people, so the burden of spreading the news isn't all on you. If you are alone, ask someone to keep you company while you make these calls and try to cope with the first hours after the death. If the death is sudden, at home, you should call your local police department, first. The police will arrange for a coroner to come to the place of death to pronounce and make sure there is no need for any further investigation. Your area will usually have a few doctors who are licenced with the province to be coroners. If the death was expected (ex: a long time or short illness at home, you will most likely have a Homecare nurse in attendance. These Registered Nurses can legally pronounce death in Ontario if the patient's doctor agrees. This allows things to move forward more quickly (ex: allowing the funeral home to come over). All funeral homes have 24 hour on-call services. You can reach them at any time of the day or night. They will go to any location where a death occurs.

**Call A Funeral Director**  
One of your first calls should be to a licensed funeral director. We are here to help you:

* transport the body
* obtain a death certificate
* select a casket, urn and/or grave marker
* arrange the funeral, memorial and/or burial service
* prepare the obituary
* help you notify the deceased's employer, attorney, insurance company and banks
* offer grief support or direct you to other resources

**Call the Employer**  
If your loved one was working, you'll need to call his or her employer immediately. Ask about the deceased's benefits and any pay due, including vacation or sick time, disability income, etc. Ask if you or other dependents are still eligible for benefit coverage through the company. Ask whether there is a life insurance policy through the employer, who the beneficiary is and how to file a claim.

**Call the Life Insurance Company**  
  
Look through the deceased's paperwork for the life policy. Call the agent or the company and ask how to file a claim. Usually the beneficiary (or the beneficiary's guardian, if a minor) must complete the claim forms and related paperwork. You'll need to submit the death certificate and a claimant's statement to establish proof of claim. Remember to ask about payment options. You may have a choice between receiving a lump sum or the having the insurance company place the money in an interest-bearing account from which you can write checks.

**Choosing Clothing**

It is common to use a full set of clothing, including underwear, socks or stockings, and sometime even shoes if so desired. Traditionally, men will wear a suit and tie, and ladies a dress. Jewellery can be included, as well. Please, tell the funeral director how you would like it placed.  
  
Some people choose to be less formal and bring in everything from pyjamas to track suits. Usually this is done when only the immediate family will see the deceased. Blue jeans and sweatshirts are normal for younger people. Infants often have christening gowns or little jumpsuits on.  
  
Veterans might have their regiment's blazer on for visitation, along with their service medals. Groups such as the Shriner's, Knights Of Columbus and Masons might have their blazers and regalia on, as well.  
  
If money is an issue, and your loved one didn’t have a good suit, don't worry. Usually your area will have a charitable store where they can be purchased very reasonably. You will not be looked down on by our funeral home or by your friends. The funeral home often has some extra clothing on hand to give to you, if needed.  
  
Clothing can be altered slightly by funeral home staff if the deceased has gained or lost weight. We will make sure the clothing fits properly before you see them.