



## Dignity Estate Fraud Protection: Frequently Asked Questions

### Who does PES notify and why?

- **Equifax and TransUnion Canada** – prevents new credit cards or loans being issued
- **Provincial Registrar/Vital Stats** – to notify them of an out of province death which prevents a replacement Birth Certificate from being issued
- **Ministry of Health in Ontario and Manitoba** – note that this is part of Death Registration in other Provinces – to cancel the Health Card/Number and reduce the potential for healthcare fraud

### Who does the SCI Location notify and why?

HRDC to cancel benefit payments (OAS, CPP, Disability, etc) that the deceased was receiving done through the ISP Notification Form which is available on the website.

Note that this is different from the CPP Death and Survivor's Benefit Applications (also on website)

### How is the Estate Fraud Protection service different than the letters in the Aftercare Planner?

- Timeliness – notification is sent the next business day
- SCI performs on behalf of the client at a time when they are very busy

See article – "Preventing Credit Fraud After A Loved One Dies" to understand how difficult these notifications are for an individual to perform

### How does the service help prevent fraud against the estate?

Notifying these organizations ensures that new credit accounts cannot be opened in the deceased's name. It also ensures the deceased person is protected from another person impersonating them.

### How does the process work?

The following steps must be done for each client:

- ☐ Client Authorization Form signed by the Client and a Witness
- ☐ Deceased and Executor Information entered on the website
- ☐ Signed Client Authorization Form and Proof of Death Certificate faxed to PES

Locations may handle the process differently, depending on who is involved (Administrator, Funeral Director, FSC). Here are some options:

Using the pre-populated Client Authorization form:

1. Location staff input Deceased and Executor information on website
2. Print pre-populated Aftercare Documents (CPP, CRA, ISP, etc.) and Authorization Form
3. After client signs the Authorization form, fax it to PES along with a Proof of Death Certificate

Using the blank Authorization form:

1. Fill in client details and have client and witness sign Authorization Form
2. Location staff input Deceased and Executor information on website
3. Print pre-populated Aftercare Documents (CPP, CRA, ISP, etc.)
4. Signed Client Authorization Form and Proof of Death Certificate faxed to PES

Progressive Estate Solutions then performs the notifications on the next business day.

Note: Deceased and Executor information must be entered on the website for us to perform the notifications. Please ensure that information is entered prior to faxing the documents.

### How do credit bureaus work?

Every Canadian who has ever owned a credit card or taken out a loan has a credit file with one, or both, of the credit bureaus. Credit issuers report your activity, good and bad, to the credit bureaus and also check with the credit bureaus before issuing new credit to an individual. In Canada there are two credit bureaus – Equifax and TransUnion.

**How does notifying the credit bureaus assist the family/executor?**

By performing notifications through the funeral home, the family can be confident the estate is protected, and no new credit can be established in the name of the deceased. The family is saved time as well as the frustration of weeks of communication with each credit bureau. To ensure the accuracy of their data, credit bureaus have extremely strict policies – Executors must provide two pieces of ID establishing who they are, as well as two pieces establishing the identity of the deceased. They also must provide proof that they have the right to report the person as deceased. All supporting documentation must be sent via fax or letter mail, with communication back from the Credit bureaus done by letter mail. This is why most people do not notify the credit bureaus that a person is deceased. Having the service performed by the funeral home, in a timely manner, is the most effective way to communicate the information.

**Do people really need to notify the credit bureaus?**

To avoid the potential hassle of sorting out numerous accounts to determine which are real and which are not, and to ensure that they are not held personally liable, people should notify the credit bureaus. Linda Foley, Executive Director of the non-profit Identity Theft Resource Center in San Diego, says that “whether standard or not, it's a good idea to notify ... each of the credit bureaus of a family member's death.”

**Don't credit bureaus eventually find out a person is deceased?**

Yes, but this can take several months. When a bank, or credit card company, is notified that a person has died they will eventually report this to the credit bureau, as part of their regular reporting period. This provides a window of opportunity for fraud to occur. Additionally, if a person is not a large user of credit the notification may not occur – which leaves a door open to fraud.

**Does this service cancel the deceased's credit cards?**

No. The service only prevents the issuing of new credit, and only affects the deceased.

**Is the information sent to any other organizations?**

No. In order to comply with Privacy Laws we do not send the information to any organization not listed on the Client Authorization Form. Also, each organization we send the information to has signed a contract that ensures that they do not forward the information to any other organization.

**Why is the signed Client Authorization Form so important?**

The Client Authorization Form ensures that the funeral director, funeral home, SCI, and PES are in compliance with Privacy Laws. The Authorization Form is required for us to perform the service for the client – we must have proof for the organizations we notify that we have the legal right to collect and forward the information to them.

**What should we do with the Client Authorization Form after the fax is sent?**

You should retain the Client Authorization Form in the client file with their other documentation. The Form is proof that you are in compliance with Privacy Laws.

**What if the family doesn't want to sign the Client Authorization form?**

SCI must have the client's consent to collect and disclose information. If the family does not want to sign the Client Authorization Form then the Funeral Director should advise them that without the form the funeral home can not notify some organizations and the family should contact HRDC and the Ministry of Health on their own, and strongly recommend that they contact Equifax, TransUnion and birth province on their own.

**The fax cover sheet says that we should fax the Authorization Form within 12 hours – is this required?**

The “within 12 hours” wording is a request as opposed to a requirement. This service is effective for the client because of the timeliness of the notifications. Please note: we do not send notifications until we receive the fax, therefore please forward the fax as soon as it is convenient for you to do so.

**What if the deceased person doesn't have a Social Insurance Number?**

If the deceased person has never had a SIN then it is doubtful that the credit bureaus have a file on them (since they have never earned income or interest and therefore probably never had credit). However, even for a child, you should still sign them up for the service to ensure that their identity can not be misappropriated in the future. If the deceased does not have a SIN, you should enter their SIN as '111 111 111' on the website as the SIN is a required field. The credit bureaus will create a file to correspond to the name and Date of Birth information in order to prevent future mis-use.

**If the family gives us the wrong information are we liable?**

No.

**What should be done if the family gives us incorrect information – before documents are faxed?**

If documents have not been faxed to us, the client record can be modified via the website. Whether you need to correct it depends on which information component is incorrect.

- If any of the key data points – Deceased Name, SIN, Date of Birth, or Place of Birth – are incorrect you must update the client record with the correct information
- If the Executor information is incorrect (e.g. the family learns that a different person is the official Executor), there are two considerations. 1 - The person who signed the Client Authorization Form: while not the official Executor, they would still have the right to submit the information. If the family feels strongly you may update the record and have the named Executor sign a new Authorization Form. 2 - The name on the Aftercare Documents: you would likely want to update the client record and re-print those documents.

**How can we change information that has already been faxed?**

Please contact us so we can do a no-charge re-submit with the correct information. It is not possible to use the website to correct a client record that has already been faxed to us and processed - this is a security feature, as we do not allow records to be altered after they have been submitted.

Some details are more important than others:

- If the Deceased Name, SIN, or Date of Birth were incorrect a re-submit should be done
- If it is the Health Number or Birth Certificate Number, these organizations can match the deceased through other information (Name, Date of Birth and Place of Birth).
- If the Executor information is incorrect (e.g. the family learned that a different person is the official Executor), there are two considerations. The person who signed the Client Authorization Form: while not the official Executor, they would still have the right to submit the information so a re-submit is not required. The name on the Aftercare Documents: you would likely want to enter a new record with the correct information so you can re-print those documents.

**What if we want to print Aftercare Documents after a client record has been faxed?**

Previously submitted client records can be accessed from the website for the purpose of re-printing Aftercare Documents. Please note that client information cannot be changed from this screen.

**What if the family provides us with the SIN of a person that is still alive?**

Nothing will happen to the individual whose SIN number was accidentally given. The credit bureaus match based on name, date of birth, and SIN combined – as a result, they would not find a 'match' with the living person's account/record. However, it is still best to provide the correct SIN, so please contact us for a no-charge re-submit if the family eventually contacts you with the correct information.

**How do we know that the website accepted the information?**

If you were able to generate and print the documents then the website accepted the information and it is in our database.

**How do we know the fax was received by PES?**

We email weekly reports to each location listing faxes received. When a fax arrives, it is cross referenced with the client records entered. Your login also shows you any 'open' records for your location – client records that were entered but have not been faxed to us. Additionally, we send quarterly reports to each location of any records still open after 30 days.

Progressive Estate Solutions uses a paper-less fax service. This means that you will never get a busy signal, and we cannot 'lose' a fax. The toll-free fax number is printed automatically on the fax cover sheet.

Please ensure you include the Client Authorization Form and Proof of Death Certificate with each fax.

**Our location currently faxes a notice to Income Security Programs, should we continue doing this?**

Yes. HRDC wants to continue to receive the faxed form directly from funeral homes. We are working to include them in our notifications, but at this time they wish to continue receiving the faxes from the funeral home.

**\*\*\* Please direct any additional questions to Bob Howden or Andrea Spencer at (905) 822-7675 \*\*\***