



Dignity Memorial Estate Fraud Protection Service Overview

Problem: Identity Fraud is a large and growing crime in Canada.

Identity Theft can happen even though the person is deceased; the use of an obituary increases the likelihood of victimization. Experts recommend notifying the Credit Reporting Agencies as soon as possible, yet this must be done by letter mail and can take weeks at a time when the Executor is concerned with other matters. When a deceased person becomes a victim it is usually not discovered for months – a frustrating and time-consuming issue for the Executor to address when they are busy settling the Estate.

Solution: Immediately notify several key organizations that the person has died.

Dignity Estate Fraud Protection notifies these organizations daily.

Which organizations are informed the person is deceased, and why?

Equifax and TransUnion (Credit Reporting Agencies)	<ul style="list-style-type: none">– to note the death in their credit files– prevents new credit cards or loans being issued
Provincial Health Ministry	<ul style="list-style-type: none">– to cancel the Health Card/Number if not part of Death Registration– reduces the potential for healthcare fraud– applies to Ontario and Manitoba only
Provincial Registrar	<ul style="list-style-type: none">– to notify them of an out of province death– prevents a replacement Birth Certificate from being issued
* HRDC	<ul style="list-style-type: none">– to cancel the Social Insurance Number– prevents fraudulent use by others
* SDC	<ul style="list-style-type: none">– to cancel Income Support Payments (OAS and CPP)– ensures that no repayment will be required

** Funeral home faxes these organizations per current process – using pre-populated form printed from website*

What are the benefits for clients?

The largest benefit is peace of mind. By offering this timely service it allows them the opportunity to focus on the funeral service and their bereavement – without being worried that there are immediate duties they must perform.

Other benefits include:

- Removes part of the administrative burden and provides knowledgeable assistance
- Reduces risk of fraud occurring (and associated problems addressing the fraud)
- Reduces personal risk, to the Executor, of claims made after resolution of the estate

Why is the Client Authorization Form so important?

In order to comply with Federal and Provincial Privacy Laws we must have a signed copy of the Client Authorization Form as proof that each client has provided consent to information being disclosed on their behalf. This document also ensures that the Funeral Home and Director are in compliance with these laws.

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 should I offer the service to the client? What should I say?

You should reference the client leaflet that explains the service and lists the organizations that are notified. Regions may be handling this differently.

If your region has a separate SKU/charge for Dignity Estate Fraud Protection, a typical client conversation might include:

"We offer a service that helps to protect the Estate, and Executor, from Fraud. The service automatically notifies:

- * HRDC (to cancel the Social Insurance Number and stop any OAS/CPP payments)
- * the two credit reporting companies (so that no new credit is issued)
- * the Ministry of Health (to cancel the Health Card)
- * the Registrar in the province of birth (if it is not the same as the Death province)

on your behalf. This service costs \$....."

If your region is not charging, you should assume the client wants to have the service performed – all they need to do is sign the Client Authorization form. A typical conversation might include:

"We provide a service that helps to protect the Estate, and Executor, from Fraud. The service automatically notifies:

- * HRDC (to cancel the Social Insurance Number and stop any OAS/CPP payments)
- * the two credit reporting companies (so that no new credit is issued)
- * the Ministry of Health (to cancel the Health Card)
- * the Registrar in the province of birth (if it is not the same as the Death province)

on your behalf. This service is included at no additional cost."

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