7 Steps When a Loved One Passes

A focused, step-by-step guide for executors and families navigating the first days and weeks after a death in British Columbia. Designed to reduce stress, protect the estate, and create early clarity.

Note: This checklist provides general information only and is not legal advice. If the estate is contested or high-value, consult a Canadian estates lawyer or licensed professional.

How to use this guide

- Use this as a **checklist**, not a to-do marathon. In the first days, grief makes decisions feel heavier—focus on **safety, authority, and communication**.
- Assign **one owner per decision** (executor, spouse, adult child, trusted friend).
- Keep **one shared task list** and **one update channel** to reduce confusion.

Suggested Timeline (Typical)

When	Focus
0–48 hours	Safety, secure property, point person, funeral arrangements, locate Will
Days 3–14	Notifications, first inventory, home maintenance, document collection
Weeks 3–6	Probate/administration (if required), deeper sorting, home sale prep, tax planning
Beyond 6 weeks	Distribution, final tax filings, close accounts, estate wrap-up

1) Secure the Property and Prevent Avoidable Damage

- ☐ Confirm the home is locked, alarms are set, and valuables (cash, jewelry, IDs) are secured.
- ☐ Address time-sensitive risks: water leaks, frozen pipes, spoiled food, pets, medications.
- ☐ Take quick photos of each room and any obvious high-value items **before anything is moved**.

Watch for:

- ☐ Insurance gaps (vacant-home rules), unpaid utilities, mail piling up.
- ☐ Well-meaning helpers removing items before an inventory exists.

2) Choose a Single Point Person for the First 72 Hours

- ☐ Name one coordinator for calls, scheduling, and updates (they do not have to be the executor).
- ☐ Start a shared note (phone notes or shared doc) with key dates, contacts, and a running task list.
- ☐ Create one family update channel (group text or email).

Watch for:

- ☐ Multiple people contacting banks, insurers, or caregivers with conflicting information.
- ☐ Decision fatigue—keep choices small and time-boxed.

3) Confirm Legal Authority and Locate the Will

- ☐ Locate the original Will and any funeral or burial instructions.
- ☐ Gather ID and order several official death certificates (many institutions require originals).
- ☐ If unsure where the Will is kept, request a **BC Wills Notice Search**.

Watch for:

- ☐ Power of Attorney ends at death—do not sign as POA after death.
- ☐ Banks and institutions may limit access until authority is confirmed.

4) Notify Key Parties in the Right Order

- ☐ Confirm medical and funeral arrangements; follow guidance for death registration in BC.
- ☐ Notify immediate family, employer, and key service providers (home care, landlord, strata/building manager).
- ☐ Pause or secure mail, subscriptions, utilities, and deliveries as needed.

Watch for:

- ☐ Over-sharing details publicly (risk of fraud or opportunistic theft).
- ☐ Stopping critical payments too early (mortgage, property tax, insurance) without a plan.

5) Do an Initial Estate and Property Assessment

- ☐ Collect and safeguard passports, SIN, banking info, insurance policies, property papers, tax slips, and keys.
- ☐ Complete a first-pass inventory: **keep / sell / donate / dispose** (no final decisions yet).
- ☐ Identify hazards: firearms, sharps, chemicals, mould, pests, or hoarding-related risks.

Watch for:

- ☐ Discarding paperwork that later proves critical.
- ☐ Assuming family agreement on what is sentimental or valuable.

6) Decide What Professional Help to Bring In

- ☐ Identify where expertise is needed: estate lawyer or notary, accountant, appraiser, realtor, professional estate clear out services, cleaners, donation/disposal.
- ☐ If a home must be maintained or sold, set a simple maintenance plan (visits, yard, snow, security).
- ☐ Obtain 1–2 quotes for larger scopes so you can compare **approach**, not just price.

Watch for:

- ☐ Paying deposits without a clear scope, timeline, and decision authority.
- ☐ Trying to do everything yourself when distance, time, or family dynamics add risk.

7) Set a 30-Day Timeline and Communication Rhythm

- ☐ Create a 30-day view with weekly priorities: legal steps, notifications, property plan, belongings decisions.
- ☐ Define how family input will be gathered (one shared list + deadline).
- ☐ Send brief, predictable updates: what's done, what's next, how questions are handled.

Watch for:

- ☐ Open-ended debates without a process or deadline.
- ☐ Burnout—schedule decision-free time and share the load.

Documents to Gather (First Pass)

- ☐ Will and any codicils; funeral instructions
- ☐ ID for deceased and executor; SIN (if available)
- ☐ Death certificates (order multiple originals)
- ☐ Bank and investment statements; credit cards; loan/mortgage details
- ☐ Insurance policies; property tax, strata, or lease documents
- ☐ Recent tax return, T-slips, and accountant contact
- ☐ List of recurring bills/subscriptions; phone/computer access info
- ☐ Keys, fobs, alarm codes; vehicle ownership papers

Simple Family Update Message (Template)

Hi everyone — quick update: the home is secured and we've started a task list. For the next two weeks, our focus is grieving, then notifications and a first inventory. Please send questions or item requests to **[point person]**. We'll share updates every **[day/time]**. If you have a must-keep sentimental item, add it to the shared list by **[date]**.

Notes:

About The Great Estate

The Great Estate supports families through life transitions involving estate clean outs, downsizing, seniors move management and age in place situations. We bring structure, calm, and practical experience to moments that can otherwise feel overwhelming—helping decisions move forward with clarity, respect, and care. Trusted support from folks who care.