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**PURPOSE**

1. To provide the basic burial expenses for applicants.

**PRINCIPLE**

2. Funerals are to be arranged by family members.
3. Workers shall make family members aware of the limitations of the policy.
4. Where the family is expecting the expenses to be paid, in part or in full, through Social Assistance, the funeral director shall be so informed before arrangements are concluded.

**POLICY**

5. Assistance may be granted to meet the cost of burying or cremating a person:
  - (a) Whose estate is insufficient to cover the cost of his/her burial/cremation; and
  - (b) Where there are no other means of meeting such costs.
6. Funeral expenses for an individual qualifying for Social Assistance shall be paid at the following rates:-

ADULTS AND CHILDREN 12 AND OVER.....	\$2,500.00
CHILDREN UNDER 12.....	\$1,320.00
STILLBORN.....	\$110.00

which shall include the services of the Funeral Director of the families choice, who shall supply the following:

**PROFESSIONAL SERVICE.....\$2,500.00 or \$1,320.00 (as applicable)**

- Funeral Director's services for consultation, arrangement and coordination of details, along with support staff services; and
- Embalmers professional services.
- Cremation services may be provided at the discretion of the Funeral Director, provided the costs do not exceed the established maximums.

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Facilities and Equipment

- Funeral Home facilities for visiting hours up to one afternoon and one evening;
- Chapel facilities or transfer of remains and equipment to a local Church for funeral services;
- Cemetery equipment (lowering device & covers);
- Guest book for visitation; and
- Two Funeral Director's Proof of Death Certificates.(Additional certificates available at a fee)

Motor Equipment

- Service vehicle for LOCAL removal and delivery of equipment to cemetery;
- Clergy/Lead car to local cemetery; and
- Hearse to local cemetery.

In addition to the above services, the Funeral Director shall provide a basic, grey cloth-covered casket or a replacement casket acceptable to the family at no additional cost.

For children under 12, the appropriate cloth covered casket shall be provided.

**STILLBORN.....\$110.00**

- Which shall include:
- local removal from place of death;
  - Funeral Director's consultation & necessary documentation;
  - provision of an appropriate stillborn closed covered casket; and
  - transportation to a local cemetery for grave side committal with family and clergy.

**DIRECT DISPOSITION SERVICE.....\$2,500.00 or \$1,320.00 (as applicable)**

- Which shall include:
- local removal from place of death;
  - Funeral Director's consultation and necessary documentation;
  - Embalmers professional services;
  - provision of shelter of remains while awaiting transportation to crematorium;
  - provision of a basic container for cremation; and
  - receiving and transportation of cremated remains to local cemetery for burial.

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**ADDITIONAL EXPENSES:** (to be paid by Social Assistance Program, where applicable).

- Oversize casket (at cost) - difference of cost and with PRIOR Approval;
- Cost of transporting the body from the place of death may be paid at the rate of \$1.00/km for every kilometre over and above 25 km.;
- Cost of burial shroud or purchase of clothing (if required, at cost, and with PRIOR approval); and
- Cemetery fees to be negotiated directly with the Cemetery/Gravedigger and invoiced separately.

**Death occurring of Island resident while out of province:**

- Local Funeral Home charges at place of death;
- Transportation of remains back to Island Funeral Home by Air or Land at going rate;
- Body pouch or hermetically sealed liner at cost (exceptional circumstances may be considered);

**The following expenses are NOT covered by the Social Assistance Program:**

- Winter vault storage;
- Hairdresser;
- Grave liner;
- Flowers;
- Organist; and
- Obituaries.

## **PROCEDURE**

7. Where the cost of the funeral does not exceed the amounts authorized in paragraph 6, payment may be made by:-
  - (a) The Department making full payment as per the rates in paragraph 6; or
  - (b) The Department supplementing the amount paid by the family/estate (i.e. if the family pays \$300.00 towards a funeral for a 10 year child, the Department may pay the balance - \$1,020.00).

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8. It is permissible for a third party (ie. family member) to contribute toward the cost of a funeral where funeral costs are greater than the approved allowances. However, where a third party contribution is greater than 100 percent of the approved amounts in paragraph 6, the Department's contribution shall be reduced by the amount that the party contribution exceeds 100 % of the approved allowances, e.g.:

#### Adults

- (a) The Department will pay the full allowance of \$2,500.00 toward a funeral costing up to a maximum of \$5,000.00 which is 100 percent greater than the \$2,500.00 allowance.
- (b) Where funeral costs are \$5,200.00, the Department's contribution shall be reduced by \$200.00 since the \$5,200.00 cost exceeds the \$2,500.00 allowance by more than 100 percent.
- (c) Thus, when funeral costs reach \$7,500.00, the Department's contribution would be reduced to zero.
- (d) The third party contribution of \$5,000.00 is inclusive of GST.

In summary, if the cost for an adult funeral exceeds \$5,000.00, the \$2,500.00 allowance will be reduced by the amount in excess of \$5,000.00. The same formula is to be used for funerals for children under 12 years of age and for stillborns.

9. Where the Department makes a payment against funeral costs, as per paragraph 6, 7 & 8, a receipt shall be obtained from the funeral director indicating that the payment has been accepted as "Payment in Full" for funeral costs. A copy of this receipt shall be given to the next-of-kin.

10. The cost of the grave sites and the opening and closing of graves will be paid directly, where applicable. Local rates will apply in each case.

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11. The cost of transporting the body from the place of death to the place of residence may be paid at the rate of \$1.00/km for every kilometre over and above 25 km return. Mileage will not be paid for the first 25 km (i.e., if total trip is 30 km return, the funeral director may be paid for 5 km at \$1.00/km).

12. Funeral dress for the deceased is an item which should be the responsibility of the family. Ordinarily the deceased will have clothing used in his/her lifetime which should be adequate to be buried in. However, where special need occurs, a request for dress may be submitted to the regional office by the Funeral Director. Funeral dress should not be perceived as a routine funeral cost.

13. Application for Canada Pension and/or Old Age Security benefits shall be the family's responsibility and these benefits will be applied against the funeral costs to reduce the cost to the Social Assistance Program.

14. Where a worker deems it appropriate, or is requested by the family, to make application for the Canada Pension benefit on behalf of the family, it will be necessary to first determine whether or not the deceased had a Will, or if an Administrator of the estate has been appointed by the Court. If so, the only person who may make application for the CPP Death Benefit is the Executor or Administrator. If not, the worker may make the application. Documentation which must accompany the application is as follows:

- the funeral contract or funeral receipts;
- the deceased's birth or baptismal certificate;
- the death certificate; and
- the SIN of the deceased must be indicated on all documents.

15. Social Assistance funeral rates shall be reviewed periodically to determine the adequacy of rates.

16. The cost of death notices in newspapers and on radio, clergy honorariums, flowers, grave marker etc., shall be the responsibility of the family or next-of-kin.

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17. Copy of invoice with complete funeral expenses, signed by family member arranging funeral, shall be forwarded to the Social Assistance Program in the appropriate office.

18. Funeral bills for indigent persons shall be submitted for approval.