

Funerals and Cremations in Newfoundland & Labrador

Arranging a funeral can be a difficult task, especially if you have never needed to arrange one before or are recently bereaved. It is not something that you are always prepared for and it can be very stressful to find all the information you need. This funeral and cremation guide is here to help answer some of the questions you might have about arranging a funeral or cremation in Newfoundland and Labrador.

There are around 80 funeral homes in the province of Newfoundland and Labrador and all funeral homes are listed in our <u>Funeral Homes directory</u>, allowing you to find a funeral service provider in your area that meets your needs.

What to do when a death occurs

Usually, your first task will be to find a funeral service provider to make the funeral arrangements. After this, you will need to register the death with the government. The Registration of Death form will normally be completed when funeral arrangements are being made at the funeral home. The funeral home will register the death and send the required documents to Vital Statistics. You can then apply for a death certificate either online, by mail, or in person. In Newfoundland and Labrador, there is no fee for a death certificate issues within a year of the death, but you will be charged \$35.00 for any death certificate ordered after this (\$30.00 online).

Who is responsible for paying for funeral arrangements?

Assuming the deceased did not have a pre-paid funeral plan in place, the responsibility for making and paying for funeral arrangements falls to the immediate next of kin. This can be quite a financial burden for many families. As a result more and more seniors are making funeral plans to help alleviate their children from this burden..

Pre-planning can be simple and affordable, and give family peace of mind for when the time comes. Be aware that whomever signs the funeral contract with the funeral home is considered legally responsible for payment of the funeral bill.

What does a funeral cost in Newfoundland and Labrador?

A funeral can be quite a significant expense, depending on what kind of service you opt for, as well as the province you live in. According to a recent survey, **the average cost of a funeral in Newfoundland and Labrador is around \$7,775**, based on the most common purchases involved with a tradition funeral, such as a casket and burial plot etc. The funeral director will also charge a 'professional service fee' that usually covers their basic services to transport the

deceased, obtain the medical certificate of death, register the death and complete all necessary government forms.

For a funeral, you may have additional costs for such things as embalming, a casket, and cemetery burial plot. Other indirect costs can be things like the services of an officiant, clergy and organist, obituary notices and flowers. A funeral home MUST provide you with a 'General Price List' that specifically itemizes their charges.

What does a cremation service cost in Newfoundland and Labrador?

A cremation with a service can average about \$6,000, whereas a direct cremation can average around \$3,500. Check what is included in the price to ensure there are no hidden charges that you are not expecting.

If you decide to have a cremation for your loved one then a casket or container will be required for the service. It is often possible to rent casket from the funeral home for the funeral service, this can help keep funeral costs down, and make it even more affordable if you have a specific financial budget in mind. Your funeral service provider will be able to advise you whether they have this option available.

What is the most affordable funeral option in NL?

A direct cremation is your most affordable and simple funeral option. A direct cremation simply means that the deceased remains are collected from the place of death, cremated and the remains returned to the family in a basic urn. The family can then choose to do as they wish with the cremated remains, including holding their own memorial service at a place and time suitable for all family members to attend, and/or an ash-scattering.

Canadian Funeral Online works with <u>DFS Memorials of Canada</u> to connect people at their time of need with a local, independent, family-owned funeral home that offers a low-cost funeral. We select licensed, local funeral directors who understand the need to balance cost and dignity.

How can I save on funeral expenses?

If you decide to have a direct cremation, you could also hold your own memorial service to help keep the cost down. You can even do this at home, allowing you to have your own 'send-off' with your family and friends, without the need to pay out for a funeral service. This can often feel more personal and allow you to say farewell to your loved one in the comfort of your own home, or chosen place, with less of the stress that can be associated with a more traditional funeral service.

Can I Pre-plan a Funeral or Cremation in Newfoundland and Labrador?

Pre-planning and pre-paying for funeral arrangements is becoming a more popular option as more seniors aim to unburden their loved ones at their time of passing. This can usually be done in installments or in a lump sum payment. Funeral homes who offer a preplanning service must have licensed, pre-need qualified staff, and the funds are usually held in trust which cannot be accessed until a copy of the statement of death is issued. It is, however, a good idea to discuss any pre-financing arrangements with family so that they are aware that the money is in a trust. Otherwise, they could end up making arrangements without being aware that the money to finance the funeral is already there.

What options are there for Scattering Ashes in Newfoundland and Labrador?

There is no specific legislation in the province that governs the scattering of ashes. However, it is assumed that the permission of the landowner should first be sought if you wish to scatter on private land. If you wish to scatter cremated remains on crown land however, permission is not required. You can also find cemetery gardens or memorial scattering areas specifically designed for the purpose of scattering cremated remains in most parts of Canada. This way you can be assured the site will not be developed for other purposes in the future.

It may also be worth consulting a funeral director about your options, as you may wish to consider buying a niche in a cemetery columbarium, or commemorating your loved one in a different way.

What if a Death Occurs outside of NL, and the deceased needs transporting back to the Province?

If your loved one dies outside of the province and needs transporting back to the Newfoundland and Labrador, you will need the services of a funeral home experienced in funeral shipping. A local funeral home will usually coordinate with a funeral home at the place where the deceased's body is and arrange the transfer of the remains. Shipping a body is more costly than shipping cremated remains, and there is paperwork that needs to be completed also. As a general guide the fee for handling the transfer of remains internationally can be around \$4,000 plus the actual shipping fee from the airline.

How to Arrange a Whole Body Donation in Newfoundland and Labrador?

A whole body donation is when you donate your body for educational or research purposes. Typically, your loved ones will receive the cremated remains after a certain period of time, allowing them to hold a memorial service or scatter the ashes as desired. To arrange a whole body donation in Newfoundland and Labrador, you need to register with an anatomical gift program. The University of Newfoundland has a Body Donation Program, and you can reach the Faculty of Medicine at:

Telephone: 709-864-3360 FAX: 709-864-4987

Postal address:

Faculty of Medicine, Rm. 2830A, HSC, St. John's, NL, A1B 3V6

Alternatively, you can email them at patricia.cousins@med.mun.ca. Once you have contacted them they will send you a donor information package, providing you with more information on the process. You can specify that you want to donate your remains in your Last Will and Testament, which can be prepared by your attorney. Also, be sure to inform your next of kin and other close family members so they can be prepared to help carry out your wishes.

Is there any help available for funeral expenses?

The Department of Immigration, Skills and Labour for Newfoundland and Labrador may be able to offer a payment towards funeral costs if you are eligible. The following persons fit the eligibility criteria:

- Residents of personal care homes and nursing homes, subsidized by government through Regional Health Authorities, who have liquid assets within permissible amounts and do not have pre-paid funerals or monies held in trust for burials
- Adult residents of group homes, Alternate Family Care Homes and Co Op Apartments funded by Regional
- Health Authorities, whose liquid assets are within permissible amounts and do not have pre-paid funerals or monies held in trust for burials
- Applicants who meet the Income Support eligibility criteria; applicants will often only
 qualify for a portion of the eligible expenses as they have resources that help offset
 their need.

Visit gov.nl.ca for more information and how to find out how to apply.

What Green Funeral Alternatives are there in Newfoundland and Labrador?

Green or natural burial is the process of human disposition with the least amount of consequences to the environment. No embalming fluids or other chemicals are used, and the deceased is placed in a simple shroud or biodegradable casket. Nor are concrete vaults, or traditional markers or headstones used. Thereby, keeping the environmental footprint low in comparison to traditional burial or cremation. There are three types of green burial cemeteries in Canada: Full or conservation, hybrid and green-friendly.

Currently, The Green Burial Society of Canada currently lists no green burial providers in the province, however it may still be possible to opt for a greener solution, so don't be afraid to ask your cemetery or funeral service provider what options are available. You can also contact the

municipal or provincial cemetery management offices for Newfoundland and Labrador to ask about green burial alternatives. This could help to push for a green burial site in the province down the line.

What happens if the deceased is at the coroner or medical examiner's office?

If a person's death is unexpected and the cause of death is not immediately known or when the death is the result of violence due to an accident, suicide, or homicide, it will be investigated by the Office of the Chief Medical Examiner. After an investigation has been carried out and a cause of death has been established, the body will be released to the next of kin. After which the family can proceed to make the funeral arrangements

If you have further questions about identifying the body and making arrangements for the transfer of the deceased, you can contact OCME at:

Office of the Chief Medical Examiner

Level 1, Room 1562 Health Sciences Centre St. John's, NL A1B 3V6 Tel: (709) 777-6402

Email: ocme@gov.nl.ca

Who Can I Contact if I Have a complaint or Grievance With a Funeral Home in NL?

If you have a grievance with a funeral home you should first attempt to resolve it with them directly. If you have already attempted to resolve it with the funeral home concerned then you file an official complaint with the NL Funeral Board. A complaint form can be found at https://www.nlfuneralboard.ca/forms

After completing the complaint form you can mail it to:
Embalmers and Funeral Directors Board of Newfoundland and Labrador PO Box 606
Lewisporte, NL
A0G 3A0

Hopefully, this guide proved informative and answered any questions you have about arranging a funeral in Newfoundland and Labrador. Please don't hesitate to get in touch with us if you have any further questions.