

Funerals and Cremations Quebec

Knowing where to begin when arranging a funeral can seem like a daunting task, especially if it is your first time needing to, or if you are recently bereaved. It can be overwhelming trying to find the best information for your province. With this in mind, we have created this funeral and cremation guide for Quebec to help make this process a bit easier by answering some of the crucial questions you may have.

There are around 67 Funeral Homes in the province of Quebec and all funeral homes are listed in our <u>Funeral Home Directory</u>, allowing you to find a funeral service provider in your area that best meets your needs.

What is my first call when a death occurs?

Generally, your first call will be to find a suitable funeral service provider to make the funeral arrangements. They will be able to assist you in registering the death with the government, and in filling out any additional forms as necessary. The funeral service provider will submit the *Declaration of Death* form to the Directeur de l'état civil. After this, you will be able to apply for a Death Certificate with the Directeur de l'état civil. An application for a Death Certificate made online will cost \$31.75 per copy, an application made by mail will cost \$45.50, and an application made in person will cost \$50.50. This includes a normal processing time of 10 business days, you can apply for an accelerated processing time of 3 business days at an additional cost.

Who is responsible for paying for funeral arrangements?

The next of kin is generally responsible for making and paying for funeral arrangements, unless the deceased had a pre-paid funeral plan in place. Financial responsibility for funeral arrangements can become quite a financial burden for many families if they have not prepared. This is why many seniors are making funeral plans to eliminate this burden and help reduce the stress that can arise when making arrangements on a budget.

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.

Can I Pre-plan a Funeral or Cremation in Quebec?

As mentioned above, 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 generally be done in installments or in a lump sum payment, and funeral homes who offer a preplanning service must have licensed, pre-need qualified staff. The funds are usually held in trust which cannot be accessed until a copy of the statement of death is issued.

It is always a good idea to discuss any pre-financing arrangements with family so that they know that the money is in a trust. This is to ensure they do not make arrangements without being aware that the money is there for the funeral expenses.

What does a funeral cost in Ouebec?

According to the most recent data from the Corporation des thanatologues du Québec (CTQ), the average cost for a complete memorial service and burial in Quebec is around \$5,500. This price includes administrative fees for managing government records, bereavement support, open casket, memorial service, cremation and burial in a columbarium or a cemetery. However, it does not include cemetery costs. A grave space, a grave marker, and opening/closing the grave can easily cost another \$1,500 to \$2,500. So be sure to bare this in mind when comparing funeral costs.

All in all, depending upon the quality of the casket, burial vault and other merchandise selected, a traditional funeral and burial cost could be less than \$5,000 or exceed \$10,000. A basic cremation, on the other hand, can be arranged for as little as \$587.

What does a cremation service cost in Ouebec?

Cremation costs are often more difficult to quote as it depends on the type of cremation you opt for, from cremation with a memorial service to a direct cremation with no service, the price can vary greatly. As mentioned above, it is possible to arrange a 'basic' or 'direct' cremation for less than \$587, but it could be significantly more depending on the funeral provider. This makes it a much more affordable option than a traditional funeral service and burial, however a cremation with a memorial service can still be upwards of \$5,500.

If you do 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 my most affordable funeral option in Quebec?

As explained above, 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 DFS Memorials of Canada 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 do opt for 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 even 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 sometimes be associated with a more traditional funeral service.

What are my options for Scattering Ashes in Quebec?

Under Law 66, which was modified on February 17, 2016, funeral service providers must remit a deceased's ashes to a single person in one or more rigid containers. When these ashes are then buried or dispersed, the specific location must be recorded in the funeral service provider's registry of funeral activities. Article 71, stipulates that "no one may disperse human ashes in a location where they could constitute a nuisance, or in a manner that disrespects the deceased's dignity", but this still leaves a great deal of freedom to the family on what to do with their loved ones remains. Lastly, Article 72 states that "anyone who buries or disperses human ashes must provide the funeral service provider responsible for the body the location where the ashes were buried or dispersed for registration in that provider's burial register".

By changing the 40-year old law, Quebec is now firmly in line with modernizing funeral practices. The new law still provides a broad range of possibilities and allows a deceased's ashes to be spread according to their wishes, whilst also ensuring that it does not present a danger to public health. Therefore, as long as you act in line with the aforementioned Law 66, you can still scatter your loved ones ashes, keep them in a niche in a cemetery columbarium, or commemorate them in a different way.

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

If your loved one dies outside of the province and needs transporting back to the Quebec, you will require the services of a <u>funeral home experienced in funeral shipping</u>. 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 \$10,000 plus the actual shipping fee from the airline.

How to Arrange a Whole Body Donation in Quebec?

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 Quebec, you need to register with an anatomical gift program. If you are considering donating your remains, start your decision-making process by talking with your family to make sure they'll support your decision. You will then need to contact one of the three Medical Schools in Quebec who have anatomical gift programs, as seen in the table below. For more information, visit our post on <u>Donating a body to science for medical research</u>.

McGill University - Department of

Anatomy & Cell Biology 3640 University Street Strathcona Anatomy Building Montreal, QC, H3A 0C7 514-398-2575 joseph.p.dube@mcgill.ca.

Université du Québec à Trois-Rivières -

Département Anatomie 3351, boul. des Forges C.P. 500 Trois-Rivières, QC G9A 5H7 819-376-5011 poste 3990 dondecorps@ugtr.ca

Collège de Rosemont

Marie-Ève Turcotte Technicienne en thanatologie Montréal, QC H1X 2S9 514-376-1620, poste 7328 Courriel

Is there any help available for funeral expenses in Quebec?

Retraite Québec grants a death benefit under the Québec Pension Plan. It is a lump-sum payment of up to \$2,500 and is taxable. It is paid if the deceased contributed sufficiently to the Québec Pension Plan for at least five years. In the first 60 days following death, it is paid on a priority basis to the person who paid the funeral expenses. After 60 days have elapsed following the date of death, it can be paid to the heirs if they have accepted the succession.

What are my Green Funeral options in Quebec?

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. There are three types of green burial cemeteries in Canada: Full or conservation, hybrid and green-friendly.

Currently, The Green Burial Society of Canada lists no full or conservation cemeteries in Quebec, however <u>Les Sentiers Natural cemetery</u> in Laurentians offer interment of cinerary urns in a peaceful environment using a process with low environmental impact.

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 Chief Coroner. 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 the Chief Coroner at:

Office of the Chief Coroner Le Delta 2 Building, Suite 390 2875 Laurier Boulevard Sainte-Foy, Quebec G1V 5B1

Phone: 418-643-1845 Toll-free: 1-866-312-7051

Fax: 418-643-6174

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

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 can make a complaint with the *Office de la protection du consommateur* – the consumer protection bureau. This government agency informs and protects consumers in Quebec.

To file a complaint, you first need to call the bureau and speak to an agent. The agent will tell you the procedure to follow. They may ask you to send documents relating to your complaint, such as a bill, contract or product warranty document.

If you are calling from one of these areas, use the local number to reach the Office free of charge:

Montréal	514 253-6556
Québec	418 643-1484
Trois-Rivières	819 371-6400
Saguenay	418 695-8427
Gatineau	819 772-3016
Sherbrooke	819 820-3694
Saint-Jérôme	450 569-7585
Another area in Québec or in Canada	1 888 OPC-ALLO (1 888 672-
	2556)

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