



HULL & HULL LLP
Barristers and Solicitors

Accessibility of Death Certificates

When advising an estate trustee, full disclosure of any documents that may be required by estate beneficiaries and beneficiaries of assets passing outside of the estate alike is typically recommended.

However, in some circumstances, an estate trustee may refuse at first instance to produce documentation that is required by beneficiaries and deliver it to the relevant individuals and/or institutions. When assisting a beneficiary of a life insurance policy or other asset for which he or she is the designated beneficiary, it may not always be practical to obtain a copy of the death certificate directly from the estate trustee. If an estate trustee is uncooperative, if his or her identity is unknown to a beneficiary, or if a beneficiary simply wishes to limit any contact with the estate trustee (for example, in the situation of a second marriage, in which the estate trustee is a second spouse and a prior spouse is the beneficiary of the life insurance policy), clients may wish to consider other options for obtaining the documentation that they require in order to collect the proceeds of a policy.

In Ontario, anyone is able to request a copy of a short-form death certificate. Depending on the insurance provider with which the policy is held and the circumstances of death, a short-form death certificate may be sufficient for the purposes of receiving a payout of life insurance proceeds. A copy of the complete, long-form death certificate or an extended long-form certificate (which also speaks to the medical cause of death) can otherwise be requested. Only family members of the deceased, which include parents, a spouse (including a common-law spouse), children, and siblings are normally able to request the complete death certificate without contact with the estate trustee. If the long-form death certificate is required by an insurance company and a client is not able or willing to obtain it through the estate trustee or the deceased's family members, he or she may ultimately need to reach out to the estate trustee to request a copy of the documentation required to receive the proceeds of the policy or, alternatively, to ask that the documentation be forwarded directly to the insurance provider.

More information about requesting a death certificate online can be found [here](#).