



BC Crime Prevention Association

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Q: I am the executor for my uncle's estate and he has some serious health issues. I know he has several credit cards and bank accounts. I have heard horror stories about identity thieves stealing information about dead people and obtaining all kinds of credit in the deceased person's name and I want to know what I should do to ensure that this type of thing does not happen to any of my older family members. Henry Z. Vancouver, BC

A: This is a legitimate concern as there are people out there who are evading criminal arrest warrants in their real name or want to escape significant personal problems by creating a new personae so that they cannot be tracked down. In the world of identity theft this is known as "tombstone fraud".

Here are some points you should consider:

Make sure you have a complete list of all the issuers of debit and credit cards and their contact addresses.

As the executor you will be responsible for discharging any debts owed to credit card companies by the deceased and normally these would be paid out of the estate but a good step to take is to send a copy of the death certificate to assist credit card issuers so that they know the estate is not responsible for any fraudulent transactions or new credit cards issued after the date of death. The same advice applies to bank accounts and the administrators of any other sources of income (mutual funds, RRSPs, pensions, etc.) Although there may be some fan-out notification to federal and provincial government agencies through another route, it does not hurt to notify them yourselves.

Send a copy of the death certificate to the two major credit bureaus so that they can update their records. Note: you must notify both Equifax and TransUnion.

If a family member passes on, try to collect new mail as soon as possible and continue to remove it until your notifications to the senders to stop deliveries take effect. Send a notice to the Canadian Marketing Association to remove the individual from their telephone and mailing list, and to check the box on the registration form marked 'Deceased.'

<https://cornerstonewebmedia.com/cma/submit.asp>

Draft an obituary notice in such a way that it does not advertise to thieves that the deceased's home will be vacant. Ensure that someone is in the home during the memorial service so that the deceased person's home is not broken into.

Being an executor is a major responsibility but if these suggestions are followed you can do a lot to reduce the risk of identity theft tied to the death of a family member.