

## Consumer Information Guide – Overview

### Information for times of loss and grieving

This is an overview of our free 24-page BAO Consumer Information Guide available on our public website. The guide helps you and your family make informed choices regarding your options and rights for funeral, burial, cremation and alternative disposition services. The full guide is also available in print, free of charge, if you prefer it in that format.

The full guide is available at [www.TheBAO.ca](http://www.TheBAO.ca) and specifically at <https://thebao.ca/for-consumers/consumer-information-guide/>

Prefer a printed copy? Email us your postal address at [CIG@TheBAO.ca](mailto:CIG@TheBAO.ca).



You may also scan this QR code:



### Who are we?

#### We're all about consumer protection

The Bereavement Authority of Ontario (BAO) is a government delegated authority and not-for-profit corporation administering provisions of the Funeral, Burial and Cremation Services Act, 2002 (FBCSA) on behalf of the Ministry of Public and Business Service Delivery and Procurement. Responsible for protection of the public interest, the BAO regulates, ensures compliance with the law, provides resources and services to licensed:

- Funeral establishment operators, directors and preplanners;
- Cemetery, crematorium and alternative disposition operators;
- Transfer service operators; and
- Bereavement sector sales representatives across Ontario.

The BAO is wholly funded by licensee fees (not tax dollars).

### Inside the guide

#### You'll find information on

- Legal authority to make death care decisions
- Transport of a deceased person
- Minimum services required
- Funeral and memorial service options
- Burial
- Cremation
- Alkaline hydrolysis
- Scattering human cremated remains
- 'Interment rights' and many other terms
- Death care service contracts
- Prearranging or prepaying for death care services
- How your prepaid money is protected
- How to make a complaint
- Plus much more

See "Inside This Guide" on page four, of the full Consumer Information Guide.

# Examples of information in our free guide

## Legal authority

**Who has the legal authority to make decisions?** Generally, the person(s) appointed as the Estate Trustee(s) has the legal authority to make such decisions. Here is a partial list of who may act as the legal representative: Estate trustee, also called an executor or executrix, who is named in the will (or an administrator appointed by the court); spouse; adult children, 18 or older; and, parents of the deceased.

## Your options

**What are some funeral or memorial service options?** A celebration of someone's life helps surviving family and friends grieve the loss of a loved one. You can choose a funeral, memorial or graveside service. A service may be private by invitation, or public. Other options are to have a public or private visitation/viewing, a funeral procession, a home funeral and/or home vigil, or any other respectful social, traditional, or cultural ritual.

**What options do I have in the final disposition of my body?** Your options are burial, cremation, and alkaline hydrolysis (a chemical process reducing a body to liquid and bone components) funeral services, including transport, documentation including death registration, and body care. Services (except arterial embalming) can also be provided by family and friends for no charge or compensation.

## Seeing the price is your right!

**What should I know before signing a contract?** Make sure you are dealing with a licensed business or individual. You may search our Public Register, found on our website. Ensure the service provider has given you a copy of its price list and cemetery or crematorium bylaws, as required by law, before signing a contract. The service provider is also required to post its price list on its public website along with a copy of the BAO Consumer Information Guide. People seeking financial assistance should not sign a contract because it could render them ineligible for assistance and responsible for paying for the contract.

A funeral director or preplanner must explain all payment options, cancellation rights and refund entitlements.

### Learn more

#### Social assistance

You may apply to your Ontario Works Provider for assistance if you do not have enough money to pay for a funeral, transfer service, burial, alkaline hydrolysis or cremation. [Learn more here.](#)

#### Learn more in the BAO's free Consumer Information Guide:

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