

PROCESS OF CLAIM SUBMISSION AND REVIEW

To file a claim with the Funeral Services Compensation Fund, consumers must submit the following documents to the BAO:

- (1) NOTICE TO THE REGISTRAR, FBCSA (Appendix A), to initiate the claim process. A copy of this claim will be forwarded to the Compensation Fund Committee and requires the claimant to attach supporting documentation.
- (2) BENEFICIARIES ACKNOWLEDGEMENT AND DIRECTION (Appendix B), required to initiate the claims process where two or more beneficiaries may be entitled to payment from the claim.
- (3) LETTER OF DIRECTION (Appendix C), in the event that the Committee determines that a claim, or any part of it, is eligible for payment, this document will advise to whom the funds are to be paid. E.g. back to the claimant or to another licensee.
- (4) RELEASE, SUBROGATION, AUTHORIZATION AND UNDERTAKING (Appendix D) in the event that the Committee determines that a claim, or any part of it, is eligible for payment, the consumer assigns to the Fund any judgment or right of any kind that the consumer has against the participant and/or any other person in respect to that claim. Upon subrogation, the Committee will be in the position of the claimant as against the participant. Upon signing this document, the consumer acknowledges that the Committee stands in the place of the consumer and transfers those judgments and/or rights to the Fund and releases the Committee and the Fund from all future claims, demands, liability and losses in respect to its claim.
- (5) STATUTORY DECLARATION (Appendix E), in which the claimant describes the reasons/basis for the claim, declares that funds have not been recovered from another source and that the claim has not been released/discharged.
- (6) NOTICE AND CONSENT RE: PRIVACY (Appendix F), in which the claimant is notified of the manner in which information provided in relation to this claim may be used and shared and further consents to the use and sharing of that information.

Once all documents have been received by the BAO, the following steps are taken:

1. BAO staff forward all claim documentation to the Compensation Fund Committee.
2. Committee members will review the claim and related materials to determine eligibility.
3. If disallowed, the claimant is notified of the committee's decision together with written reasons for that decision.

4. If a portion of the claim is allowed, the claimant is notified of the committee's decision and receives written reasons for that decision. After the claimant subrogates to the fund any judgment or other right of any kind that the claimant has to the participant or any other person in respect to the claimant's claim, the committee will direct the Trustee to pay the claim to a maximum of \$40,000, exclusive of costs.
5. If full claim is approved, the claimant will be required to subrogate to the fund any judgment or other right of any kind that the claimant has to the participant or any other person in respect to the claimant's claim. Once the claimant has assigned to the fund any judgment or other right of any kind that the claimant has to the participant or any other person in respect to the claimant's claim, the committee will direct the Trustee to pay the claim to a maximum of \$40,000, exclusive of costs.
6. The committee reports the determination of each claim to the Registrar.
7. BAO staff record details of all claim submissions and decisions made.