

Notes from funeral talk 09/26/2015

Merced Casa de Velaciones – David Scott speaker. 098-383-0460 djscottdc76@gmail.com – available 24 hours a day. He lives in Quito, but his family owns Merced in Ibarra. Veronica Rosales is an owner and Robinson Loyo 098-998-1215 is an employee of the company who were both in attendance. Robinson also works at the Ibarra public hospital (San Vincente) and is available to begin helping with arrangements at the hospital, should your loved one die there.

Grace Barnett used Merced when her husband passed away and gave them a glowing recommendation. She stated that they were very professional and very quickly and efficiently helped her through the entire process of funeral and cremation as well as handling all the government paperwork along the way. David mentioned that his father is British and as a result he understands the need for punctuality and efficiency.

There was a Powerpoint presentation showing pictures of their facility. It is in the center of Ibarra, across from the Merced Catholic Church at Flores 935 Y Sanchez Y Cifuentes. They have good relationship with the priest at the church and the body can be easily brought back and forth if needed. They have a reception area. Water and coffee service are available. There is a garden with a hallway to one of two rooms. They will be opening a 3rd room soon. One room seats 80. The other seats 150. Bathrooms are close by. Third room will be smaller, and seat about 60. This room is for lower income funerals. There was a recent article in El Norte newspaper on 9/8/2015 about this company.

They offer coffins (metallic or wood), provide transportation, legal services, condolences book, makeup, embalmment, , flowers, cremation in Quito, and assist with expatriation when needed. The

only thing they cannot help with is completing any necessary paperwork at the US or Canadian embassies. An authorized family member or friend from that country will have to do this.

Caskets are available for taller or larger expats. They are called extra jumbo. Spouses can plan arrangements. You don't need have to have a blood relative to plan funerals.

Permanent burial in Ibarra. There really isn't such a concept as permanent burial in Ecuador. You can rent space for however many years you want. It must be paid upfront in 5 year blocks of time. You can pay indefinitely, but at some point if people stop paying, the body is removed to a common grave. Rent is \$300-3,000 for a 5 year period depending on which cemetery you use. There are two in Ibarra. Cemeterio San Francisco and Cemeterio San Miguel

Autopsies are required if you call 911 instead of the funeral home if there is a death at home. Autopsies will also be done at the request of a family member. Autopsies are also required if someone dies in a hospital.

One of the first steps is getting a death certificate (you may want to get several-Grace purchased 10). A direct family member & 2 witnesses can obtain the death certificate. Merced staff can do all the paperwork or you can get an attorney yourself to help you. The only thing they can't do for you is go to the US or Canadian Embassy.

When a death occurs, a INEC certificado de defuncion is completed by the doctor/hospital then you give it to Merced and accompany them to the Civil Registry office (in Ibarra) to obtain the death certificate. If someone dies at the hospital you won't get the INEC form for 24 hours, so it will take longer to arrange funeral and burial. If there was no doctor involved, then a family member and 2 witnesses must go to civil registry office (in Ibarra) to obtain the death

certificate. The family member and the witnesses will need to provide color copies of their cedula.

If there are no family members, then prior to death a person should get sworn declarations with a notary (similar to power of attorney) appointing two friends to be a witness to the death (they do not need to be present at the death, just swear that the death occurred). Agreeing to be this witness does not make this person responsible for paying for the funeral. Merced will call the US/Canadian embassy if an expat dies without family. If a cremation occurs, and no family claims the ashes, they are sent to the appropriate embassy.

Merced is IESS certified. IESS pays funeral homes directly and at this time offers \$1,295 towards the funeral/cremation/burial process. The rest must be paid in cash. There is a list of IESS approved funeral directors at:

<http://www.iesse.gob.ec/multimedias/funerarias/>

To get permission to cremate a body, the family must write a letter and have it signed by 3 blood relatives. If there aren't any family members (or not enough) then get sworn statements of two friends before a notary, prior to death. They use a temporary casket in cases of cremation. You don't have to buy one if cremating.

Death should be reported to US/Canadian Embassy if someone dies, but there is no further paperwork needed if body or ashes stay in Ecuador.

Is it legal to bury someone on private property in Ecuador? Body no, ashes yes.

Cemetery charge is on top of funeral expenses (these charges are based on 2015 prices and may change at any time).

- For \$800 you can put ashes in a niche in the cathedral.
- \$1,400 for cremation and paperwork
- \$600 for cremation only.
- \$2,100 for cremation, service and paperwork

Get plenty of death certificates from civil registry so you have enough to make changes at banks, govt agencies, etc.

If you want to send the entire body to the US that can be done as well.

Is embalming necessary? It is always done, but sometimes they can work it out so that it isn't done if that is important to the family.

If you want to donate your body to a medical school, you declare this on your cedula. Then they have you register to do this. You will be on the list. You can make a sworn statement that you want your body donated, prior to death

Even if there are children in the US, you can get everything done regarding a funeral without their signatures or having them present.

You get 70% back if you prepay, but die out of the country. How long do you have to live after pre-paying. No defined amount of time.

You can't pre-pay with an IESS burial.

A will can spell out a lot of these requests and situations. Do you need a will? If you are alone and die without a will, the govt. will take your assets. You may elect to have a will if you have heirs.

It is illegal and against airline policies to take ashes out of the country without documentation. You run the risk of confiscation if you try to take them without proper documentation.