



IMPORTANT INFORMATION TO SUPPORT LOVED ONES IN TME OF DEATH

We hope that this guide will assist you through this very difficult time

If a loved one passes away, a very confusing time can follow for those who are left behind – a time during which one doesn't really know what to do first.

The first steps depend on the circumstances when the person has passed away, namely at home, at a hospital, in a public place or overseas.

Steps to follow after a person has passed away

1. Make arrangements for cash before notifying the banks and accounts are frozen.

2. Type of death

2.1.1. Natural causes

- a. Contact the deceased's GP (If during office hours)
- b. Contact a funeral director
- c. Contact the deceased's pastor/ minister
- d. Contact the financial advisor on record
- e. Contact the immediate family (Enquire whether someone wants to say their goodbyes before the body is removed.)

2.1.2. Unnatural causes (E.g. Vehicle accident)

- a. Contact the police and get the name and contact details of the investigating officer as well as the case number (this will be needed for all insurance claims)
- b. Contact a funeral director
- c. Contact the financial advisor on record
- d. An identification must take place at the Forensic Pathology Division of the Department of Health
- e. The pathologist performs a post mortem
- f. Obtain the comprehensive post-mortem report

3. The following documents and information will be required when making funeral arrangements:

- ID document / ID number of the deceased
- ID document of the person arranging the funeral
- Details of the GP who treated the deceased recently
- Funeral versus Cremation (if being buried the funeral home will arrange the burial site, alternatively they will make arrangements with the crematorium)
- Select a casket/coffin
- Decide whether to erect a tomb stone, either immediately or at a later stage
- Arrange transportation for family/relatives to the grave site/crematorium
- Consider whether you would like to publish an obituary or make an announcement in the local newspaper
- Decide on clothing and accessories to be worn by the deceased
- Date and time of the memorial service
- Name of cemetery
- Details of the pastor/minister (name and telephone number)
- Name and address of church or chapel
- List of songs to be sung in church (usually two songs)
- List of people who will act as bearers (usually six bearers)

- Special requests e.g. photos, CD's, DVD's, flowers, viewing etc.
 - Decide if there will be a memorial service or night vigil or special wake for friends and family to pay their tributes
 - Arrange catering and facilities for funeral goers
4. **Arrange funeral cover claim:** Pays within 48 hours of receiving death certificate and ID documents (can be arranged by the funeral home or Financial Advisor)
 5. **Inform deceased employer / pension fund**
 6. **Report the estate to the Master of the High Court within two weeks** (usually performed by the executor).

The following documents will be required by the executor:

- 6.1. Original will - make 5 copies
- 6.2. ID document of deceased and beneficiaries
- 6.3. Proof of residence and proof of bank of beneficiaries
- 6.4. Death certificate - The funeral director will report the death to the Department of home affairs and obtain a death certificate. Make at least two certified copy
- 6.5. Marriage certificate - Make 10 certified copies
- 6.6. Death Notice J294 - 1 originally completed and signed form Plus 2 originally signed blank forms not copies), Signed by any person who identified the deceased or was present at the death of the deceased, usually the doctor. This document can be collected from the hospital / doctor if the client wants to collect the Death Certificate from Department Home affairs themselves OR if the client is using a Funeral Home, they will usually get it from the hospital and arrange for the death certificate.
- 6.7. Inventory J243 - Signed by the person reporting the estate to the master, usually the executor or Surviving spouse. You can complete all the investment and policy information on the inventory in the interim, but the rest of the assets will have to be completed once a discussion can be held with the surviving spouse or relatives.
- 6.8. Estate Information Form - 1 originally completed and signed form signed by the person who completed the form usually the spouse or a family member who provided all the information on the form.
- 6.9. Affidavit that the estate was not previously reported – signed by the appointed executor
- 6.10. Power of Attorney (only if a co-executor is appointed) – signed by the currently appointed executor
- 6.11. List of Creditors – signed by the executor Next of Kin Affidavit J192 - Only use if there is NO VALID WILL, signed by the executor
- 6.12. Declaration of marriage indicating how deceased was married – signed by the surviving spouse
- 6.13. Nomination of executor by Heirs - Only use when deceased died Intestate (No Will) OR no executor was nominated in the will OR the nominated executor declined the nomination.
- 6.14. Acceptance of Executorship J190 - 2 copies, completed by the person accepting executorship
- 6.15. Undertaking and Bond of security J262 - Unless the requirement of surety has been waived in the will OR the executor is the Parent, Spouse or Child of the deceased
- 6.16. Certified ID copy of the person to be appointed as the Executor

We know that this can be extremely overwhelming, please contact our offices if you need assistance.