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FUNERAL AND ESTATE PLANNING GUIDE 101

Find 1-to-1 guidance on what to do when a loved one passes away - from managing costs to planning the funeral, to wrapping up the estate.

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Changing Lives

A word from 1Life Insurance



We understand that losing a loved one, organising their funeral, and handling their estate can be overwhelming, especially during intense grief. This process involves more than organising the funeral and covering costs; it includes filing documentation, managing funeral claims, and settling the estate as per the deceased's wishes.

You don't have to face this alone. Reach out to trusted family, close friends, your spiritual leader, and your financial planner for support. This guide, along with their help, can clarify any uncertainties.

Whether planning your estate and funeral or preparing for a loved one's, this guide offers useful information and checklists to ensure a beautiful send-off. This preparation allows your loved ones the space to grieve when the time comes.

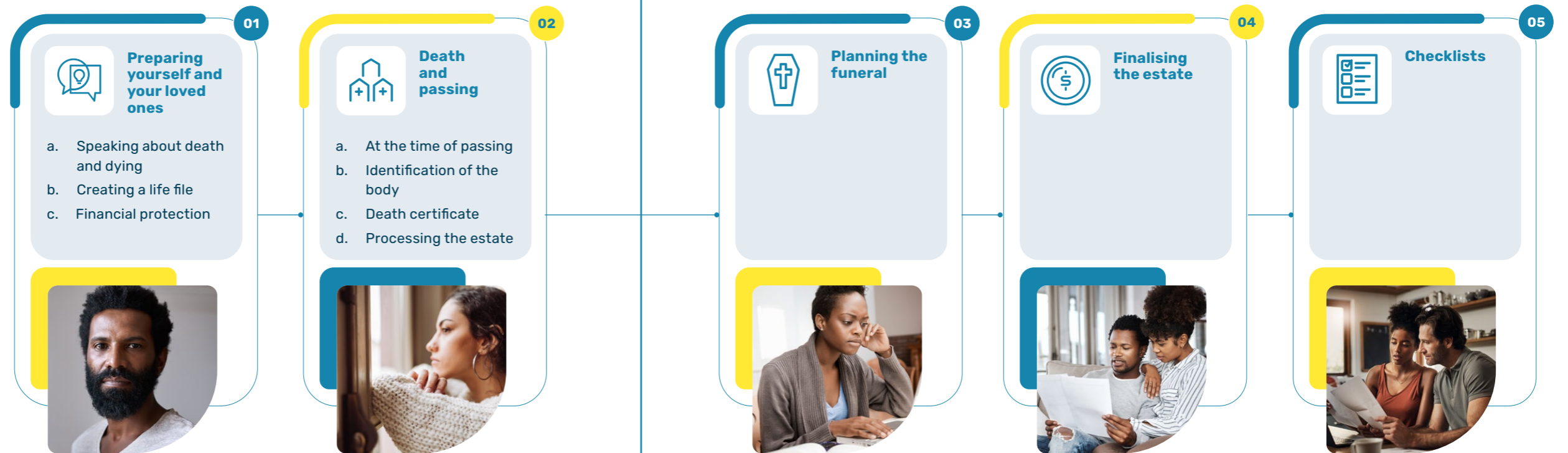
Disclaimer: All costs and timings portrayed in this guide are estimates and are to be used for illustrative purposes only – applicable at the time of publishing.

Overview and contents

This guide is organised into **five easy-to-reference sections**, detailing each phase of planning.

The first section covers preparation, followed by administrative and legal tasks. The third section deals with the planning of the tribute or funeral and the fourth with finalising the estate.

Checklists are found at the end of the guide.



Preparing yourself and your loved ones



01



Speaking about death and dying

Discussing death is often difficult due to fear of saying the wrong thing. However, loved ones need to know your wishes regarding your funeral and estate.

Tips to start the conversation

1. Talk 1-to-1 in a quiet, comfortable place, without interruptions.
2. Start by discussing your funeral, then ask about theirs. Being open about your funeral and estate preferences encourages them to share theirs.

What it is they need to know

1. Inform them where your important documents are stored.
2. Prepare a life file, which is a summary of all important documents and aspects of your life and share it with a trusted family member or friend.
3. Ensure beneficiaries on your policies are correct to avoid complications at the claim stage.
4. Discuss whether you want to be buried or cremated.
5. Specify where and how you would like your funeral to take place.

Creating a life file

A life file contains essential documents needed to arrange your funeral and finalise your estate and necessary paperwork. Despite the digital age, original documents are still required to finalise estates. Replacements will be costly and time-consuming.

What to include in your life file

1. **Identity documents:** Smartcard or green ID book, passport, birth certificate, and driver's license.
2. **Marital status documents:** Marriage certificate, ante-nuptial contracts, and divorce decrees.
3. **Assets:** Bank account information, proof of investments including crypto assets, title deeds, and vehicle registration papers (RC1).
4. **Insurance:** Contact details of your financial adviser and/or insurance provider.
5. **Digital legacy:** Update passwords and access pins for devices email and social accounts.
6. **Messages:** Any messages you want to leave behind for loved ones.
7. **Estate executors/lawyers:** Contact details.
8. **Living will:** South African statutory law recognises a person's right to accept or decline medical treatment. A living will stipulates your wishes concerning medical treatment and organ donation and needs to be accessible while you are alive.
9. **Certified will:** A copy of your certified will.

What not to include in your life file

1. **Your original will.** This should be kept with your nominated executor.

Financial protection

Ensure your loved ones are financially protected after your passing. Key considerations include:

1. Life insurance
2. Funeral insurance
3. A valid, signed will to distribute assets according to your wishes

Reputable financial service providers offer various life and funeral products tailored to individual needs. Coverage types and premiums vary based on the policy, insured persons, duration, and benefits.

Top tip: Compare premiums and benefits from reputable providers. Read the fine print, especially regarding waiting periods and exclusions. Nominate the right beneficiaries. For minors, insurers must pay into a trust managed by an appointed executor.

Tips for choosing the right cover

1. Decide whom to cover: yourself, your spouse, family members, or friends.
2. Consider claim payout times of individual insurers.
3. Look for alternative options with limited period cover or even pre-paid funeral insurance.

Top tip: 1Life Insurance pays out qualifying funeral cover claims within 5 minutes.

Additional benefits from 1Life Insurance comprehensive plans

1. Payment within 24 business hours with correct documentation.
2. Grocery benefit.
3. Headstone benefit.
4. Repatriation benefit.

Life insurance

Life insurance policies are designed to pay out lump sums upon the natural death of an insured to assist the beneficiaries financially after the funeral.

How to pick the right cover

1. Know how much cover you need and what premium you can afford.
2. Choose a life insurance policy type and decide if you want to add dread disease, disability, or expense protection.
3. Estate plans are ideally placed to assist your loved one with immediate costs when you pass away.
4. Certain life policies include the option of a valid and signed will.
5. Determine what medical tests and questions need to be answered and ensure you do so truthfully. An accelerated underwriting policy can negate lengthy medical questions and exams.

A valid, signed will

We all want to ensure that our property, money, and assets go to deserving recipients and that the right guardians are appointed for our children after we pass away. Without a will, lengthy legal proceedings can delay the distribution of your assets, with courts making decisions on your behalf, often resulting in a stressful process.

A correctly drawn up will allows you to (amongst other things):

1. Nominate an executor
2. Name a guardian for your children, and
3. Specify how you want your assets to be distributed

Financial protection with 1Life Insurance

1Life Insurance has a range of estate plan, life, and funeral products that offer various options to optimise your generational wealth.



1Life Will & Estate Plan: provides a comprehensive, tailor-made, valid, signed, and retrievable will via an online process, supported by estate planning experts. The plan covers cash shortfalls in your estate with additional life cover, a shortfall lump sum, an added liquidity benefit, and a 6-month income benefit. If you complete your will within 7 days, you can enjoy a discount on applicable executor fees.



1Life Pure Life Cover: gives you up to R10 million life insurance, ensuring your family will be looked after financially after the funeral.



1Life Priority Life Cover: gives you up to R300 000 life cover with no HIV test required. This is profile dependent.



1Life Pure Life Plus Cover: saves you 28% on premiums when you combine life and funeral cover in 1 policy. Get life cover for the main member and funeral cover for up to 16 family members.



Funeral Cover: gives you up to R50 000 funeral cover with qualifying claims approved in under 5 minutes. Cover yourself and up to 16 family members with no premium increases for the first year. Plus, it includes memorial, grocery, and repatriation benefits worth R16 000.



Essential Funeral Plan: lets you choose only the benefits you want, and you get budget-friendly cover for your extended family. Insure yourself, your spouse, up to 4 children, and 10 extended family members for up to R50 000 each on one affordable funeral cover policy. Pay only for the funeral benefits and keep monthly premiums low. Choose from meat, grocery, and cash-back benefits. You can only purchase this product online at www.1life.co.za.

Top tip:

1. Go through the cover policy with the funeral home to see what is covered and what isn't when planning the funeral.
2. Payout times differ from policy to policy, and it may take days, weeks, or even months to pay out.
3. If the deceased had bought funeral cover through a specific funeral home, you are not required to use their services for the funeral arrangements. The insured amount can be paid out, allowing you to organise the funeral with a different funeral home.

Death and passing



02



What to do when a loved one passes away

Discussing death is often difficult due to fear of saying the wrong thing. However, loved ones need to know your wishes regarding your funeral and estate.

1

At the time of death, advise authorities and arrange for the deceased to be taken to a mortuary.

- 1. At home (natural causes)** - If the death is not suspicious, contact paramedics such as ER24 or Netcare 911 to confirm the cause and transport the body to the mortuary.
- 2. Under suspicious circumstances** - If the death seems suspicious or is a potential suicide, contact the local SAPS or call 10111. They will investigate the scene and arrange for the body to be taken to the mortuary.
- 3. In a hospital (natural causes)**- the doctor will issue a death notice, and the body will be taken to the hospital mortuary. If the hospital does not have a mortuary, you need to arrange for a funeral home to collect the body. For terminally ill patients, it's recommended to appoint a funeral home in advance.
- 4. In an accident**- the body will be taken to a mortuary, and you will be contacted to identify it.
- 5. In another country** - Repatriation involves transporting the body from another country to South Africa.
 - Planning repatriation - your undertaker, Department of Home Affairs, or the chosen funeral home abroad will help arrange the return of the body or ashes, obtain necessary permits, and organise local or pauper's burials if needed.
 - Get quotes from funeral homes in both countries to compare costs, considering factors like embalming and air travel.
 - Check for travel insurance to see if it covers repatriation costs.
 - The Department of Home Affairs may provide certain logistical assistance and advice but won't provide financial aid.
 - If the deceased had a funeral policy, there may be a burial repatriation benefit included. Speak to the insurer in question to confirm the details. If it is a 1Life Insurance policy, contact **011 745 9106** for assistance.

2

Appoint a reliable funeral home promptly. An undertaker can assist with administrative duties as well as the planning of the funeral and moving the deceased to a mortuary.

3

Locate the deceased's ID smartcard or green barcoded ID book. If you can't find the ID document, then you will need to get an affidavit from the SAPS.

4

A doctor or medical professional must sign the death notice. Submit the notification of death (DHA 1663) and other documents to the Department of Home Affairs to get a DHA5 death certificate. Funeral homes can assist with this.

5 Check for any funeral or life insurance policies and contact the providers.

6 Contact the deceased's employers to check for any life cover through their employer.

7 Consolidate the deceased's finances. The bank will only communicate with the appointed executor, who must present letters of executorship. The bank will freeze accounts and transfer funds to the estate account.

8 If the death was suspicious, then an autopsy is required. The mortuary will issue the death notice afterwards.

9 Identifying the body must be done either by an immediate family member or a close friend. In some mortuaries, the deceased can be identified digitally rather than in person.

Top tip: Bring someone with you for emotional support. Once the identification has been made, a number will be issued. This number must be provided to the funeral home to proceed with arrangements.

10 Check for organ donor status cards or stickers on the deceased's ID or driver's license. Inform the medical professional attending to your loved one of the donor status. If uncertain, call Organ Donor South Africa on **0800 22 66 11**.

11 Inform family and friends. Use newspapers or social media to announce the funeral details.

12 Contact religious, cultural, or community leaders and elders.

13 Notify the Master of the High Court about the estate. Locate the will to identify the executor. If there is no will, an attorney will help appoint an executor or the estate is then required to be administered under the intestate succession act, and the Master will appoint an executor. This can only be done once the death certificate has been issued.

14 Complete the income tax return for the estate. This is usually one of the tasks the executor oversees.

15 Close the deceased's email and social media accounts.

Special note on email and social accounts

What happens to the deceased's email and social accounts?



Email accounts

Policies vary by provider. Check each provider's procedures for closing an account.



Facebook

The deceased would've had the option to either appoint a legacy contact to look after their memorialised account or to have the account permanently deleted from Facebook upon their passing. Without a deletion request, Facebook will memorialise the account as soon as it's made aware of the death. Memorialised accounts allow friends and family to post memories on the timeline, but they won't appear in public spaces. Memorialised accounts that don't have a legacy contact can't be changed.



Instagram

Similar to Facebook, Instagram memorialises accounts upon notification of death. These accounts cannot be changed or logged into, but posts remain visible to those they were shared with. These posts do not appear in public searches.



X

X will work with an authorised representative or verified immediate family member to deactivate or permanently remove the deceased's account. Check if the deceased opted for permanent removal.



The notice of death and death certificate

1. A medical practitioner or nurse who attended to the deceased must complete a notice of death form (DHA-1663A). You'll need the deceased's ID for this.
2. Submit the form to the Department of Home Affairs. An undertaker, SAPS member, or traditional leader will issue a death report (Form BI-1680).
3. The Department of Home Affairs will then issue a death certificate and burial orders.
4. For deaths abroad, apply for a death certificate at the Department of Home Affairs or a South African embassy.
5. An abridged death certificate (Form BI-132) is issued on the same day, while a full death certificate can take up to six months.
6. The death certificate is needed for administrative tasks like handling life policies, bank accounts, and estates.

Top tip: Make several certified copies of the death certificate and send all pages of official documents to relevant institutions.

Claiming on a policy

After locating any funeral or life policies, contact the relevant insurance provider. They will confirm which documents are needed to process the claim.

You can help speed up the claims assessment by having the following documents ready:

1. A certified copy of the death certificate.
2. Certified copies of the main policyholder/deceased's ID smartcard or green barcoded ID book.
3. Certified copies of the beneficiary's ID smartcard or green barcoded ID book.
4. Beneficiary bank details.

Top tip: There is a limited period during which one can claim on a policy, so beneficiaries must know of the policy to ensure they claim in time. When approved, 1Life Insurance pays out qualifying claims in under 5 minutes.

Frozen bank accounts

Banks freeze a deceased person's account when they receive notice of the death. This is to:

1. Wait for court direction on payments to heirs and creditors via the executor.
2. Prevent unauthorised transactions.
3. Stop debit orders and prevent the account from being depleted.
4. Avoid ongoing bank fees during the estate settlement process.

Once an executor is appointed, they will open a new account to transfer the funds. Families won't be able to access the funds until this process is complete. It's important to identify and stop any debit orders from the deceased's account, such as municipal bills, cell phone contracts, medical aid, and insurance policies.



Tips for choosing the right cover

All funds belonging to the deceased (as well as the accounts of the spouse in the case of a marriage in community of property) will be transferred to the new bank account.

Important to know

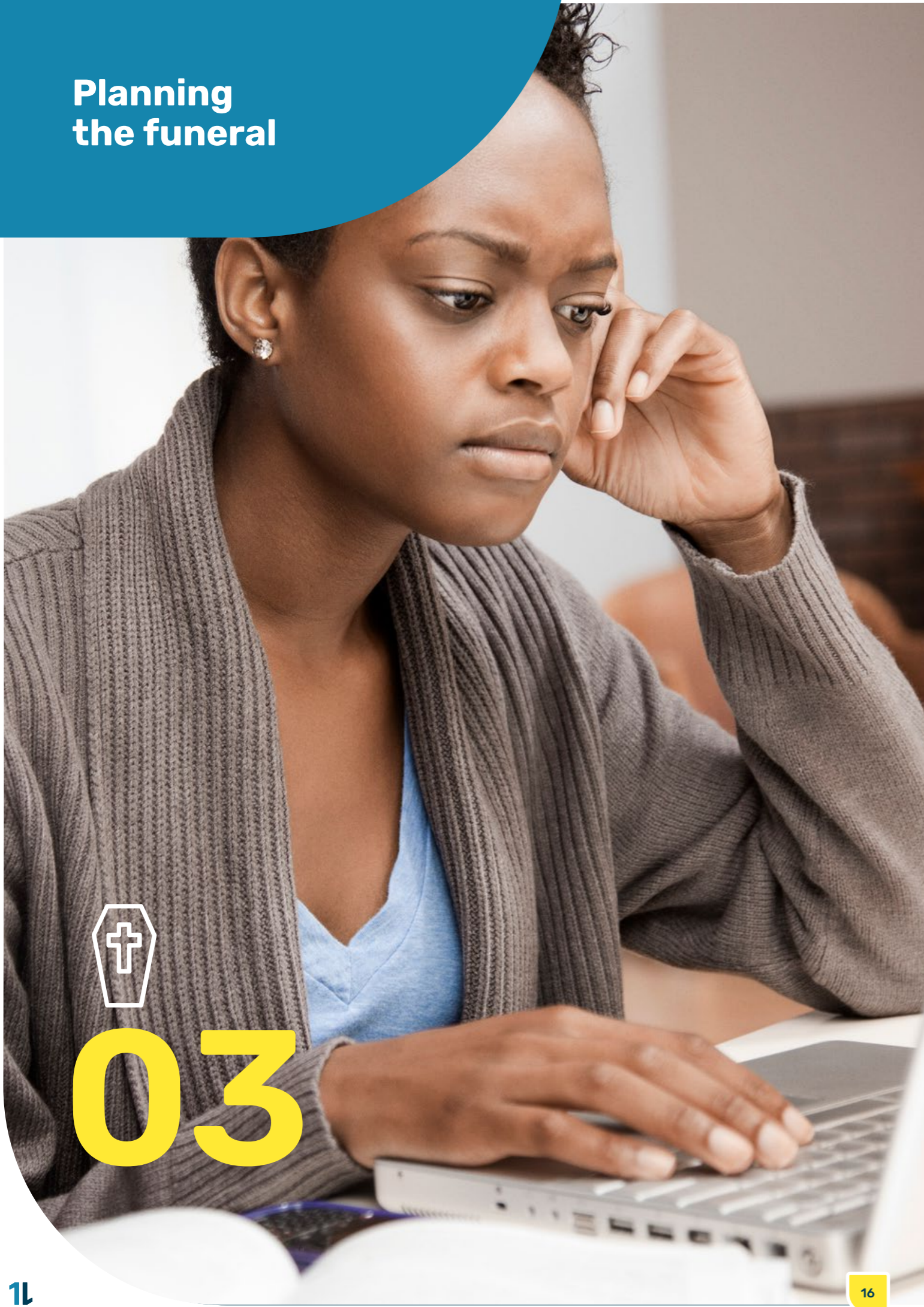
All funds belonging to the deceased (as well as the accounts of the spouse in the case of a marriage in community of property) will be transferred to the new bank account.

How to access funds from a frozen bank account

To access money from a frozen bank account, the surviving family members need to obtain a letter from the Master of the Court. The executor will use this letter to request the bank to release the funds for funeral expenses.

Top tip: Save money monthly in a separate account to cover funeral costs and at least four month's living expenses, or consider a 1Life Will and Estate Plan, that can help provide for estate shortcomings.

Planning the funeral



03



A funeral allows you to honour, respect, and remember your loved one, playing a crucial role in the healing process. However, planning a funeral can be emotionally and financially stressful. South Africans spend over R12 billion annually on funeral services, with around 70 000 undertakers and 15 000 funeral homes providing these services, according to the independent research organisation "Who Owns Whom".

Components of a funeral

1. **Visitation or wake:** Guests pay respects by viewing the deceased and spending time with the family. A viewing can occur at any time before the funeral service.
2. **Funeral ceremony:** Held at a funeral home, church, at home, or graveside, featuring music, readings, eulogies, prayers, and hymns.
3. **Committal service:** Involves the procession to the cemetery for burial.
4. **Funeral reception:** A post-service gathering to share memories and support each other.

Choosing the type of funeral
Decide on a burial, cremation, or ceremonial service based on family preference, cultural or religious beliefs, or the wishes of the deceased as per their will. Consult the executor for the deceased's wishes before proceeding.

Basics of planning a funeral, cremation, or ceremonial service

- 1 **Funeral home:** Choose a reputable and experienced provider
- 2 **Venue:** Church, chapel, home, cemetery, or crematorium
- 3 **Officiant:** Priest, pastor, minister, or another officiant
- 4 **Date and time**
- 5 **Viewing:** Decide if there will be a family viewing
- 6 **Deceased's appearance:** Decide on clothing and whether the casket will be open or closed
- 7 **Casket or coffin**
- 8 **Death notices:** Place notices in newspapers and on social media
- 9 Transport, catering, flowers, photos, music, and sound
- 10 Eulogies and obituaries
- 11 Printed programmes and AV presentations
- 12 Gravesite, tombstone and unveiling ceremony
- 13 **Flowers, wreaths, and donations:** Inform friends and family about their options

Choosing a funeral home

Choosing the right funeral home is crucial. Obtain quotes from different providers and ensure they are experienced and reputable. You can also plan funeral arrangements in advance to ease the burden on your loved ones.

Top tip: Consider whether the funeral home has a private mortuary facility and whether they can provide all the legal documents.

What does an undertaker do?

An undertaker, or funeral director, works for a funeral home and helps organise all aspects of a funeral. They provide advice, guidance, and support to family members, helping to reduce stress and allowing time to grieve.

A good undertaker should help you to take care of the following:

1. Handling, storing, preparing, and dressing the deceased for viewing, burial, or cremation.
2. Obtaining the death notice, registering the death, and including death notices in newspapers.
3. Organising the funeral, cemetery, or crematorium service.
4. Helping decide if an autopsy is needed.
5. Offering a selection of coffins and caskets to choose from.
6. Arranging local transport of the deceased or preparing the deceased for repatriation if needed, including cross-border transport.
7. If cremation is opted for, the undertaker will help ensure all documents are completed by the relevant medical persons.

A good undertaker will explain all the costs involved. Ensure you find out exactly what is included so there aren't any hidden costs.

Undertaker fees start at around **R4 000**.

Traditional funerals

Based on religious or cultural traditions, burials can happen between 24 hours to two weeks after passing.

If the deceased is to be buried in their homeland, the coffin is taken to the family home, where a night vigil is held. This is believed to bring healing and understanding of the death. The next day, a ceremony starts around 09:00 with speeches, interspersed with singing, drumming, and dancing. There can also be a tribute or memorial service at a church or chosen venue.

The coffin is taken to the cemetery, followed by a procession. The priest performs final rites, and attendees cover the grave with soil. Afterwards, the family returns home for a feast.

This is a general outline of a traditional funeral. South Africa has many different cultural and religious practices, and this guide covers only the basics.

Pre-arranged funerals

Pre-arranged funerals are planned and paid for in advance, easing the burden on loved ones.

Exhumations

Exhumation involves moving the deceased from a grave. Permissions from government entities are required, and the undertaker or the Department of Home Affairs can provide information.

Choosing a coffin or a casket

Coffins are tapered, while caskets are rectangular and more elaborate. Coffins cost around **R800 to R8 000**, while caskets range from **R30 000 to R100 000**. Coffins and caskets can be bought from funeral homes, manufacturers, or online. Renting is an affordable alternative.

The most important consideration when purchasing a coffin or casket is the size. You may choose to install a memory tube that holds the deceased's personal information, allowing for easy identification should the coffin become dislodged.

Coffin and casket costs are estimated figures for planning purposes.

Cemeteries and graves

While purchasing a cemetery plot is a personal decision and normally done by the deceased before passing, it can affect others who may want to visit the grave, such as loved ones.

Consider the following:

1. Does the cemetery have a good reputation in the community?
2. What type of plots are offered?
3. Specific rules and regulations, for instance with regards to leaving decorations at the grave.
4. Aesthetic appeal.
5. Plot location preferences.
6. What are the cemetery's responsibilities regarding the gravesite?
7. Cost.
8. Pre-purchase options and double grave options.

Grave areas

1. **Lawn sections:** Reserved for headstones only.
2. **Monumental section:** Reserved for full monumental memorials.
3. **Memoria or niche walls:** Reserved for inscribed plaques, which can be in a cemetery or church.



Choosing a tombstone

Tombstones are lasting tributes, with prices ranging from **R1 500** to **R7 000** or more. Only registered manufacturers can install headstones in municipal cemeteries, and it's best to wait 6-12 months before installation.

Types of headstones

- **Flat Headstones** – flat markers or grass markers, made of stone, concrete or bronze and lie flat on the ground.
 - Raised-top flat markers** – made of a block of stone or concrete and slopes to the back.
 - Upright** – this traditional headstone is usually fixed to the ground and made from granite, marble, or limestone.
 - Kerbed** – lies over the length of the grave and is often seen with a combination of an upright headstone.



Transport

Hearse costs are usually included in funeral home fees. Cross-border repatriation can cost upwards of **R10 000**.



Venue and tent hire

Venue hire can range from **R500** to **R10 000**. Hiring a tent can cost up to **R5 000**.



Food and catering

Catering costs vary based on the number of attendees. Some churches provide food for members. DIY catering or hiring a company are options. Some cultures require sacrificing livestock, with the cost of a goat at around **R1 000** and that of a cow at around **R6 000** depending on region.



Flowers

Flowers and their fragrance add beauty to a funeral. One special arrangement can be placed at the front of the church or venue and one on top of the coffin and other flowers around the photograph of the deceased.

Prices range from **R100** to **R10 000**.

Common choices include:

White roses – suggest purity, humility and innocence.

Pink flowers – gratefulness, gentleness, and sympathy.

Yellow roses – denote deep ties.

Dark red flowers – deep sorrow and grief.

White Lilies – the most traditional and a symbol of the spirit of a loved one.

Carnations – popular as sympathy flowers.



The eulogy

A eulogy is a tribute speech given by family or friends, sharing stories and achievements of the deceased.



Clothing for the deceased

Choose a favourite or new outfit, adding personal touches like jewellery or special objects.



Funeral music and hymns

Music honours the deceased, with options to play their favourite songs or hymns.



Cremation

Cremation offers flexibility and is often cheaper than traditional burials.

Options

1. Attended cremation

The deceased is brought in a coffin/casket to the funeral service (church/venue). Afterwards, the coffin/casket is taken to the crematorium where the family can join, and after the cremation, the remains of the deceased are given to the family in an urn or an ash box.

2. Unattended cremation

The funeral service (church/venue) is held, but the deceased and the coffin/casket are not present. The cremation may have already taken place, with the deceased's remains handed to the family in an urn or an ash box.

3. Flame based cremation.

The deceased is cremated in the original coffin or casket chosen, and the cremator takes only one coffin at a time. The cremation process takes about one hour and a half.

4. Water cremation/aquamation

It is referred to as flameless cremations, water- and bio cremation, and is a planet-friendly alternative to traditional flame-based cremations. It is a relatively new process in South Africa, so it's worth noting that not all funeral homes offer the service.

The cremation service can be arranged to include all your requirements and traditions such as a private viewing, a wake, and a memorial service before or after the cremation.

Before the cremation

For former mine workers, lungs may need to be examined for compensation. Pacemakers must be removed due to explosion risks. The cause of death must be clear, and a medical referee must approve the cremation. Cremation costs range from **R5 000** to **R9 000**, plus additional fees for forms.

Your undertaker will manage all arrangements and guide you through the process.



Obituaries

There are two types of obituary ads: death notices and memorial ads. Costs are often included in funeral packages but can also be paid for separately. Some funeral providers offer free online memorials on their websites.

What should be included in an Obituary

1 What should be included in an Obituary

2 Announce the death

3 Provide service times

4 Include biographical info

- Add deceased's name
- Date of birth and place of birth
- Key family survivors/next of kin
- Life milestones and/or achievements

3 Contact details

- Any donation details
- A photo can be added

Finalising the estate



What is an estate?

An estate is the total of your assets (everything you own) minus your liabilities (everything you owe). It consists of fixed assets (house) and moveable property (car), investments, money in the bank, an unpaid salary, and shares in a business.

What is an executor?

An executor is a person/people/institution who is nominated in a will to carry out the wishes of the deceased. It could be a trusted individual (friend or family member) or a financial institution.

Responsibilities of an executor

1. To represent your estate according to your wishes.
2. Disburse your property to the mentioned beneficiaries.
3. Calculate and pay the estate tax.
4. Ensure that the correct documentation is filed with the relevant authorities.
5. Collect and arrange payments.
6. Approve and disapprove creditors' claims.
7. Obtain information on potential beneficiaries.

If no executor was nominated, the court appoints an executor. On average, an uncomplicated estate takes 9 to 12 months to settle.

Documents needed to report an estate

- 1 Original last will
- 2 Original death certificate and DHA-1663 - notification of death form
- 3 Identity documents of deceased and spouse
- 4 Employer details and salary number of the deceased
- 5 Identity documents of deceased and spouse
- 6 Medical aid information
- 7 Identity documents of deceased and spouse
- 8 Doctor's contact information
- 9 Police case number in the case of an unnatural death
- 10 Partnership agreement and partners' details

11 Accountant and auditor's information

12 Gravesite, tombstone and unveiling ceremony

13 Details of divorced or predeceased spouse

14 Antenuptial contracts and/or divorce agreements

15 Property title deeds and bond details

16 Rates and taxes account(s) and/or body corporate details

17 Vehicle registration certificates

18 Firearm licences

19 Timeshare certificates and details

20 Share certificates or electronic share account details

21 Hire and letting contracts

22 Investment statements, credit cards, ATM cards

23 Details of accounts owed by the deceased

24 Beneficiaries' identity documents and marriage details

25 Birth certificates of minor beneficiaries

Costs typically payable when winding up an estate:

1. Advertising costs
2. Conveyancing fees
3. Rates and taxes
4. Master's fees
5. Debts (e.g. bond, overdraft, credit cards, store cards)
6. Medical costs
7. Maintenance costs
8. Maintenance and accrual claims
9. Funeral costs
10. Executor's fees

Top tip: Find out about the 1Life Will and Estate Plan which can assist with shortfalls in the estate.

What if there is no will?

If there is no will (intestate), the Master of the High Court appoints an executor and the estate is divided as follows:

1. If survived by a spouse and children, the estate is divided between them.
2. If survived by a spouse but no children, the spouse inherits the estate.
3. If survived by children but no spouse, the children inherit the estate.
4. If children are under 18, the estate is managed in a trust by an executor until they reach 18 or the age specified in the will.



Post-passing and funeral planning checklist

1. Choose a reputable funeral home
2. Meet with the funeral director
3. Locate the deceased's ID smartcard or green barcoded ID book and make certified copies
4. Next of kin's ID smartcard or green barcoded ID book
5. Funeral policy (if there is one)
6. Marriage certificate (this is required by the insurance company if you have a policy)
7. A photo of the deceased in case you need it for printing a memento
8. Song sheets
9. Get the Death Certificate and make certified copies
10. Deliver any funeral policies to the relevant funeral home
11. Arrange storage of the deceased's body
12. Arrange clothing for the deceased
13. Choose burial or cremation
14. Choose a venue
15. Choose a coffin or casket
16. Choose flowers
17. Decide if petals will be needed
18. Determine the number of people who will be attending
19. Arrange candles and lighting
20. Arrange beverages
21. Arrange food and catering
22. Arrange service programmes
23. Choose a tombstone
24. Choose a gravesite
25. Select a grave marker and inscriptions
26. Plan the time and location for the service
27. Select any photos that will be displayed
28. Minister or officiator or religious leader who will be performing the service
29. Choose who will perform the eulogy
30. Singers/musicians
31. Select the pallbearers
32. Decide if pigeons will be released
33. Arrange live streaming for those who cannot be at the funeral
34. If cremation, then arrange a cremation ceremony and urn
35. Arrange a grave unveiling
36. Arrange transport of the deceased
37. Arrange transport for funeral attendees
38. Arrange traditional expenses, such as a goat or cow to be slaughtered
39. Arrange for the service to be in the newspapers
40. Select information for an obituary



Administration checklist:

1. Locate the deceased's ID smartcard or green barcoded ID book and make certified copies
2. Find out if there are any funeral or life policies
3. Find out if there is a current will in place
4. Notify the funeral and life policy institutions
5. Notify the deceased's bank
6. Notify the deceased's employer and find out if there was life cover in place
7. Choose a reputable funeral home to help plan the funeral
8. Get the Death Certificate and make certified copies
9. Contact the executors of the deceased's estate (if there are any pre-appointed)
10. Contact the companies/institutions that have debit orders on the deceased's bank account and inform them to cease

Important contacts and helpful websites

ER24

Emergencies (SA) 084 124

Emergencies (International) +27 10 205 3000

Aeromedical: 24/7 flight desk +27 10 205 3588

Netcare

Medical emergencies only 082 911

Helicopter emergency medical services +27 10 209 8555

Air ambulance +27 10 209 8392

Customer services +27 10 209 8009

South African Police Service (SAPS) 10111

South African National Ambulance Service 10177

Department of Home Affairs 0800 60 11 90

www.dha.gov.za

Death Certificates website

<http://www.dha.gov.za/index.php/civic-services/death-certificates>

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