



**Solidarity[®]
Helping Hand**

EMERGENCY GUIDE

Everything that needs to be done when someone passes away unexpectedly and what to prepare for your own passing



**Solidariteit
Beweging**

www.helpendehand.co.za

Table of contents

- 1.** What should be done when someone passes away unexpectedly
- 2.** For yourself
- 3.** When someone passes away unexpectedly
- 4.** Make the first calls
- 5.** Contact the life insurance companies
- 6.** Collect important documents
- 7.** Execution of the will
- 8.** If there is no will (died intestate)
- 9.** What if there are no funds to pay for a funeral?
- 10.** Do I have all the right documents ready?
- 11.** In case of emergency – list of numbers to print out

1. What should be done when someone passes away unexpectedly

When someone close to you passes away, there is a sudden barrage of requirements needing your attention and many things to be done. This document contains a list of tasks to help you through this difficult time. It is a good idea to print this guide and store it in a safe place with all your documents. You can also leave copies with friends and family.

2. For yourself

- First, you need to look after yourself, your family and your home.
- Contact your employer so you can take family responsibility leave.
- Be prepared to encounter unforeseen expenses.
- Use your support network. Ask people to help with the arrangements, food and especially telephone calls.
- Remember to make time to eat and rest, even when you don't feel like it.
- Prepare yourself for the grieving process and go see a counsellor if you feel the need to talk to someone. Many churches offer a free counselling service.
- Keep in mind that it may take over a year before the process has run its course.

3. When someone passes away unexpectedly

- If the death occurs suddenly, contact emergency services to bring an ambulance.
 - Different areas have different emergency numbers. Prepare a list of emergency numbers for your area ahead of time or consult a telephone guide.
 - Contact the community policing forum for help and advice if you are uncertain.
 - If the person died of unnatural causes, contact the police. You need to get a declaration compiled by the police. After the postmortem examination, a pathologist will issue a death notice.
- If you know who the deceased's doctor is or if he or she was already receiving medical care, call the doctor involved.
- Present all medical information you are aware of to the emergency services.
- Keep in mind that the body will have to be identified. Take both your and the deceased's ID documents to the morgue.

4. Make the first calls

- If you are alone, ask someone to sit with you while you make the calls.
- Call close friends and family.
- Call key individuals to spread the news on your behalf.
- Call your minister to support you and your family or ask someone else for this purpose.
- Call the employer.
 - Ask about the deceased's benefits and outstanding payments.
 - Ask whether there is a life policy and/or group scheme, who the beneficiary is and how to go about claiming it.
 - This information must be provided to the funeral director.
- If you are a member of the Solidarity Union, you qualify automatically for a funeral benefit for yourself, your spouse and two dependent children. The Union is also contracted to Avbob and Martin's for all funeral services. Become a member of Solidarity right now: 0861 25 24 23.
- Call a funeral director to help you –
 - if required, to fill in a form to authorise the funeral director to transport the body.
 - to transport the body: A permit must be obtained from the local Department of Internal Affairs.
 - to arrange the funeral and/or ceremony.
 - to choose a coffin and gravestone.
 - to obtain a death notice, and copies, from a medical practitioner. The BI-1663 form must be completed to register the death at your closest Department of Internal Affairs, Police Office or registered funeral director. A Death report (form BI-1680) and burial order (form BI-14) will be issued to you, as well an abridged death certificate. It is important to register the death and to ensure that all the information is correct. It must be done within five days at the Master of the High Court.
 - to get a death certificate. You need the death notice and burial order to apply for a death certificate. It can take up to two weeks for the certificate to be issued. The application must be submitted to the Department of Internal Affairs by filling in form BI-132 and paying the charge. Some funeral directors can handle this process on your behalf.
 - to offer you grief support or to refer you to other resources.

- to inform the deceased's employer as well as the attorney, accountant, insurance companies and banks.
- to compile the obituary that must be placed in local newspapers.
- to inform loved ones of the person's death.
- to arrange the funeral or cremation, compile the funeral letter and provide flowers and refreshments.
- Try to determine whether the person had an end-of-life plan.
 - Solidarity members have a free funeral benefit for themselves and their spouses.
 - Some service providers provide free funeral benefits, e.g. if you have an Edgars account or Telkom account. Find out whether the person has additional funeral benefits.
- If a cremation has been chosen, a second doctor must perform an autopsy and certify that there is no legal obstacle to the cremation of the body.

5. Contact the life insurance companies

- Find out whether there is an executor for the deceased's will. Ensure that this person is willing and that everything is put down in writing. Do not trust just anyone with this.
- Find out whether there is a funeral policy, who the beneficiary is and how to go about claiming it.
 - You can now take out a funeral policy or funeral plan offering cover for funerals.
- Find out whether there is a life policy, who the beneficiary is and how to go about claiming for it. To bring your life insurance and policies up to date, you can contact Solidarity's Financial Services at 0861 10 10 05 or sfdadmin@solidariteit.co.za.
- If no funeral policies are in place, keep in mind that a cremation is much cheaper.
- Consider how you would like the funeral procedures to take place.

6. Collect important documents

You need these documents to submit the last tax returns, and to settle the estate debts and to finalise the estate. Make enough copies of all the documents. There are about 15. Keep these documents in a safe place.

- First of all: find out whether there is a will.
 - Obtain the original will and addendums, if any.

- For yourself: if you do not have a will, have one compiled. Your bank or your financial planner will help you with this or, if you are a member of Solidarity, Solidarity can compile one for you for free. Become a member of Solidarity right now: 0861 25 24 23.
- If there is no will, get an affidavit saying that you are the next of kin (form J192 at police offices).
- Complete an inventory form of all assets and liabilities (form J243 at police offices).
- Death certificate and certified copies.
- Birth and marriage certificate as well as certified copies.
- Identity documents and certified copies (your own and that of the deceased).
- The first three pages of the registration of death form.
- Deeds.
- Accounts.
- Business agreements.
- Tax returns.
- Income statements.
- Vehicle registration documents.
- Loan agreements.
- Bank accounts.
- If the person died in a car accident, you also need the following:
 - Driver's licence and copies.
 - Results of blood alcohol tests.
 - Certified copy of the autopsy report.
 - Certified copy of the court's findings.
- A photo of the deceased for the funeral notice.

7. Execution of the will

- Solidarity Union members can have their wills compiled and stored for free. Solidarity: 0861 25 24 23.
- If you and the deceased have a joint bank account, you may be able to continue with business.

- If not, only the executor may manage the bank accounts.
 - If there is a will, an executor will be appointed.
 - Are you the executor of the deceased's will?
 - Costs for the execution of the will will be deducted from the estate.
 - The executor will follow the instructions of the will and administer the estate.
8. If there is no will (died intestate)
- The Master of the High Court will determine how the estate must be handled. For more information:
http://www.justice.gov.za/master/m_deseased/deceased_intestate.html.
 - The court will appoint an administrator.
 - If you are the administrator, your responsibilities will be very similar to that of an executor:
 - Pay the creditors.
 - Distribute assets.
 - Balance the estate of the deceased.
 - Assess bank statements.
 - Cancel insurance contracts and debit orders.
 - Inform all creditors and contractors, telephonically and in writing, of the death. If possible, hand over the documents in person and ensure that they reach the right person. Get a written acknowledgement of receipt of the death certificate.
 - Try to address properties and cars first. Payments and insurance can reach very large amounts very quickly.
 - Costs for the execution of the will will be deducted from the estate.
9. What if there are no funds to pay for a funeral?
- If you are a member of the Solidarity Union, you automatically qualify for a funeral benefit for yourself, your spouse and two dependent children. Solidarity also has contractual agreements with Avbob and Martin's for all funeral services. Become a member of Solidarity right now: 0861 25 24 23.
 - Consider a cremation rather than a funeral – it is cheaper.
 - Ask your funeral director to offer the cheapest options.

- Consider a short-term bank loan.
- If you can't or do not want to take out a loan, call the local municipality.
- Apply for a pauper's funeral. An investigation will be done and a report will be compiled. Then, if it is approved, the municipality will appoint an administrator to arrange the funeral. There is only a very slight chance that such a funeral will be approved because the actual reason for such a funeral is to bury very poor people, like the homeless, who pass away.
- Should the application not be approved, it would be best to ask your family or church to help.

Consider donating your remains to a university for medical research. There are certain stipulations, e.g. that the person die within 60 km of the university involved; find out from your local university what their stipulations are. Talk with the funeral director, it involves no costs and the surplus can also be made available by the services (these are separate costs). The university also offers an option where you can get the ash of the deceased after 4 years. There are also options where you can get results that may affect your family (children).

10. Do I have all the right documents ready?

- Will
 - Get the original will and addendums, if any.
 - If there is no will, write an affidavit that states that you are the next of kin (form J192 at police offices).
 - Complete an inventory form of all assets and liabilities (form J243 at police offices).
- Disbursement of your policies:
 - Pension appointee form.
 - Medical appointee form.
 - Death benefits form.
- Death certificate and certified copies.
- Birth and marriage certificate and certified copies.
- Identity documents and certified copies (your own and that of the deceased).
- First three pages of the registration of death form.
- Deeds.
- Accounts

- Business agreements.
- Tax returns.
- Income statements.
- Vehicle registration documents.
- Loan agreements.
- Bank accounts.
- If the person died in a car accident, you also need the following:
 - Driver's licence and copies.
 - Results of blood alcohol tests.
 - Certified copy of the autopsy report.
 - Certified copy of the court's findings.

In case of emergency

Emergency numbers:

Emergency services: 10111

From mobile phone: 112

Fire brigade: 1027

Community policing forum: _____

Nearest hospital: _____

Nearest police station: _____

Personal information in case of emergency

My blood group: _____

My next of kin's blood groups:

Next of kin: _____ Blood group: _____

Important medical information:

My medical aid details: _____

Whom to contact on my behalf

My next of kin: _____

My employer: _____

If I should die

My identity number:

Where to get my will and documents:

My executor: _____

My attorney: _____

My accountant: _____

My Solidarity member number: _____

My policy numbers: _____

My bank accounts: _____

Where to get my creditor's details:

Solidarity: 0861 25 24 23

Solidarity's Financial Services: 0861 10 10 05

Funeral directors:

- Martin's Funerals: 0860 911 777 (24 hours) www.martinsfunerals.co.za
- AVBOB: 086 11 28262 or emergency line: 0861 386 3725 (24 hours) www.avbob.co.za
- Doves Funerals: 0861 025 500 www.doves.co.za

Other important numbers:

HOW & WHERE CAN I LEND A HAND?

1. DONATE

There are more than 30 000 Helping Hand supporters nationwide who make monthly contributions that enable us to prevent, end and relieve poverty. You can also make a minimum monthly contribution of R50 by means of a debit order. **SMS the word "hand" to 39950** (SMS costs R2) and we will contact you. You can also make a single donation to Helping Hand. Our banking details:

Account name: Solidariteit Helpende Hand
Bank: FNB
Branch code: 250 655
Account number: 623 314 45503

2. DONATION OFFICES

Our donation offices form the hub for collecting and distributing provisions. Food, clothing, blankets, equipment, books and other supplies are distributed from these offices on a daily basis. The recipients are old-age homes, nursery schools, informal settlements and individuals that need assistance. Helping Hand branches also receive donations and distribute it to needy communities through their networks. Visit www.helpendehand.co.za to find your nearest office.

3. VOLUNTEERS AT BRANCHES

More than 1 300 projects were undertaken at 121 Helping Hand branches in 2014. Join the team of about 1 200 volunteers working in their local communities. Call as on **012 644 4390** or send an e-mail to diens@helpendehand.co.za to be referred to your nearest branch.

CONTACT US TODAY!

- ◆ **Tel:** 0861 25 24 23 or 012 644 4390
- ◆ **Fax:** 086 218 3216
- ◆ **E-mail:** diens@helpendehand.co.za
- ◆ **SMS:** the word "hand" to 39950 (SMS costs R2)
- ◆ **Online:** www.helpendehand.co.za or follow us on Facebook, YouTube and Twitter.

Solidarity Helping Hand is a registered trademark and forms part of the Solidarity Movement.

