

Death of a loved one – what to do

A valuable checklist on how to take care of immediate business following the death of a loved one (updated July 2022)



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Death, be it expected or unexpected, is always immensely hard to deal with. Death is something that no-one is ever prepared for. And if you are the person who has to deal with all the practicalities surrounding the death of your loved one, you could find yourself dealing with a funeral and never-ending paperwork.

With the help of Constantiaberg Funeral Home, *You've Earned It/YEI* has put together a checklist on how to take care of the immediate business following the death of your loved one.

As there is a difference in procedure, the following checklist does distinguish between natural and unnatural causes.

Death registration

- The death of a deceased has to be registered within 72 hours of passing.
- It is therefore very important that as soon as the Doctor issues the Notice of Death (DHA 1663) that the Funeral Director meets with the next of kin to complete documentation in order for the death to be registered.
- Funeral Directors understand that sometimes the family or next of kin are not ready to meet with them, or are still undecided as to what they would like to do. This does not mean that the family has to make decisions and arrangements regarding the service at the same time. They can come back once they feel ready to do the arrangements.

If your loved one dies in hospital

- Contact a Funeral Director – he/she will advise you on procedure.
- The Funeral Director will collect the deceased from the hospital.
- Many large Government hospitals appoint a Funeral Director (on a tender basis for a period) to remove/collect all the deceased (unless special arrangements are made with the Ward Sister). However the Funeral Director chosen by the family can collect the deceased from the hospital's Funeral Director at no charge (within 72 hours). (This is the case with Victoria, Groote Schuur, Somerset and Tygerberg Hospitals).
- The hospital will issue the Notification of Death (DHA 1663) to the family's Funeral Director, as well as a Medical Certificate for Cremation (Form B), if required.

- The deceased's ID document/card (original) should be handed to the Funeral Director, who may need to present this to the hospital when collecting the certificates
- Remember to collect your loved one's personal belongings.

If your loved one dies at home

- Contact the family Medical Doctor (GP) – at whatever time of day or night. Many doctors have an 'on call' roster with other doctors for after hours service.
- If a doctor is not available to come to the house, contact Netcare 911 or ER24. They will determine if the death is natural or unnatural, and (if natural causes) will issue a Declaration of Death (DOD) form. They will usually call the SA Police Service to come and confirm that death was by natural causes. The SAPS officer needs to issue a SAP 180 form. The Funeral Directors can then be called to collect the deceased.
- Contact the Funeral Director who will advise you on procedures. The Funeral Director will remove/collect the Deceased and liaise with the Medical Doctor.
- Copies of the DOD and SAP 180 forms, if obtained, should be given to the Funeral Director, who will forward copies to the family Doctor or specialist, whichever will be issuing the Notification of Death (DHA 1663) This form, together with the Medical Certificate for Cremation (if applicable), will be collected by the Funeral Director when ready – which may be a day or two later
- If the deceased was an outpatient of a hospital or day hospital or clinic, the Funeral Director will need to take the deceased's hospital card and ID document/card together with the DOD and SAP 180 forms to the hospital, and request a DHA 1663 (Notification of Death form) and a Form B for cremation (if required).

If your loved one dies unexpectedly

- Contact the Funeral Director who will advise on the procedures involved and who will also liaise with the correct authorities.
- If death appears to be from natural causes, call the family Medical Doctor. If the doctor is not available, call the Paramedics and Police (as described above). Obtain the DOD and SAP 180 forms, and hand these to the Funeral Director, as well as the hospital outpatients card (if applicable), and the deceased's ID book/card or a copy.
- The Funeral Director may then remove/collect the deceased to their private mortuary.
- Should the person pass away at home and it appears that there has been a forced entry, or there is evidence of unnatural causes, or you consider something suspicious has happened, call 10111 or your local SA Police Services. They will arrange for the removal/collection of the body to the nearest State Mortuary (run by the Provincial Department of Health). It is likely that a post mortem examination will be performed by a Pathologist (usually from the local university medical school).
- If there is no family doctor, and the deceased was not an outpatient of a hospital or clinic, or there is no medical history, the SA Police Service will need to be called, and the deceased taken to the State Mortuary. If there is no suspicion of unnatural causes, the family may be asked to give the medical history of the deceased to an official at the State Mortuary, who may decide that a post mortem examination is not necessary.
- In all cases where the deceased has been taken to a State Mortuary, the Next-of-Kin will need to go there and identify the deceased, and take their and the deceased's ID document to show the official. If the Next-of-Kin wishes to delegate the identification of the deceased to another family member or associate, he/she will need to write a letter authorising this person to do the identification on his/her behalf. The official will then issue a letter to the person, authorising the removal of the deceased. This, and the deceased's ID document, needs to be handed to the Funeral Director, who will liaise with the State Mortuary to find out when the deceased will be released, and can be collected – which will be after the post mortem (if performed).
- The Department of Health will issue the Notification of Death (DHA 1663) to the Funeral Director, signed by the pathologist who performed the post mortem (autopsy), or was satisfied that death was by natural causes (without a post mortem). If required, the Pathologist will also issue a Cremation Certificate(s).

The Funeral Director will then need to meet with the family to attend to the following:

- Receive the deceased's ID document/card – which will be returned after the death has been registered with the Department of Home Affairs.
- Receive the ID of the next-of-kin, or other connected person, who will sign as 'Informant' on the Notification of Death. This ID can be returned immediately, after the Funeral Director has made copies.
- Obtain personal particulars of the deceased, for completion of the Notification of Death – which will be lodged with the Department of Home Affairs, together with the deceased's ID document. Home Affairs will then issue the official Death Certificate, and Burial Order, and return the ID document. The Funeral Director will provide the original and five certified copies of the Death Certificate. (More copies can be requested).
- Completion of the Application for Cremation (if applicable), signed by the family representative, and attested before a Commissioner of Oaths (at the Funeral Director's office), as well as instructions concerning the cremated remains (Ashes).
- The Next-of-Kin, or person responsible for making funeral arrangements, should advise the Funeral Director who will be authorised to collect the Death Certificate and the Ashes of the Deceased. This to prevent them being handed over to the 'wrong' person – which is a risk, especially in situations of family conflict.
- Discussion on funeral arrangements – whether there will be a burial or cremation; a church service, with or without the coffin present; a cremation, with or without the family attending at the Crematorium; whether there will be a viewing, at the funeral home or at the church; whether the deceased will be dressed, or stay in his/her clothes at the time of death, or simply be covered with a shroud; etc.
- A coffin will need to be selected. This is required for burial and cremation (even a private cremation, for which a simple unpainted chipboard or cardboard coffin will suffice).
- Optional services will also be discussed (which can be arranged either by the Funeral Director or the family and friends). These include placing of press notices, ordering of flowers, and printing of leaflets, and arranging for catering after the service. If the Funeral Director will be preparing a leaflet, the content needs to be given in good time. Donations (in lieu of flowers) to a charity or organisation can be included in the press notice and leaflet.
- Look at any funeral policies, and decide who needs to claim the benefits.

Thereafter:

- Advise your Minister (Religious Leader), if you have one. He/she will provide the necessary support on a spiritual and emotional level.
- This is probably the last thing you want to think about at a time like this, but if the Deceased is an Organ Donor, arrangements for organ donation need to happen quickly.
- Once you feel ready, share the news with your immediate family and close friends.
- The Funeral Home will assist with all funeral preparations, and can source a Minister to conduct a service if you do not have one.
- Together with family members, decide on who will be delivering eulogies/tributes at the funeral or memorial service or gathering, and the pallbearers for the coffin.
- Meet with the Minister (Religious Leader) who will be conducting the funeral or memorial service, to discuss the service details and hymns, and participants in the service (eulogies/tributes and readers), as well as arrangements for the coffin to be brought into the church (placed in front beforehand, or in procession with Minister and Pallbearers), and taken out afterwards (usually in procession).
- Get support from family and friends – don't try to do it all alone. Friends can remind you of certain things when your mind might be all over the place.
- Don't forget about the pets. If there is no spouse, then arrangements need to be made for the pets. Consider arranging for the pets to see (and sniff) the body of the deceased after death, so as to understand that they have not been abandoned by the deceased.
- Arrange a post-funeral gathering. This can be at the funeral/memorial service venue (adjacent hall), or a restaurant, hotel or private club, or the home of family or friends. Enlist the help of friends and family, or a Church hospitality group. The Funeral Director will have contacts in catering.

- Don't neglect your health – you need all your strength for the practical arrangements. It's a huge loss – if you need the advice of a professional such as a therapist or bereavement counsellor, don't be proud. Ask for help.

The Estate

- The Estate of the Deceased needs to be reported to the Master of the High Court within 14 days from the date of death. There is a Death Notice form, a form summarising assets and liabilities, and (if there is no Will) a form showing the close family tree (for intestate succession). These forms, together with the original Will, and a certified copy of the Death Certificate, need to be submitted to the Master.
- Once you have found the Deceased's Will, establish the name of the **Executors** and contact them to advise on the death of the Deceased. The appointment of the Executors needs to be confirmed by the Master of the High Court.
- If the Executors do not have the experience or professional competence to **wind up** the Deceased Estate (e.g. family members), they can appoint an administrator (who may be an Attorney or Accountant, or other professional) to act on their behalf (with a power of attorney).
- A Power of Attorney given by a person ceases upon death. Thereafter the affairs of the Deceased can only be conducted by the Executors (or their appointees).
- After death the Deceased's bank accounts are frozen. This is usually effected by the Executors, but may be done by the bank if it hears about the death. (If a family member with access to the Deceased's bank account, pays medical, funeral or other bills after death, he/she needs to be able to account to the Executors).
- If no Executor has been nominated in the Will, then the next-of-kin or close family members can propose suitable persons to the Master. An Attorney, Accountant, Trust Administrator or suitably equipped relative are options.
- Estates worth less than R250 000 are administered under Section 18(3) of the Estates Act – a simpler process. A nominated Executor or other suitable person needs to apply to and be appointed by the Master to do this.
- Sometimes there can be disputes over money or possessions. Death can bring out the worst in people. Be prepared for this.

COVID-19 regulations surrounding death and funerals (as at 22 June 2022, Government Gazette notice)

- The COVID 19 regulations have changed with the South African Health Minister, Joe Phaahla having repealed previous covid regulations on Wednesday 22 June 2022.
- South Africans no longer need to wear masks outdoors.
- The limit on gatherings has been dropped.
- All normal procedures apply.
- When a person dies in hospital or a nursing home from COVID 19, funeral undertakers still take their PPE along, and will establish what the hospital or nursing homes protocols are – do they dress in full PPE or only just use an apron, gloves and masks. Undertakers still disinfect their vehicle after doing any removals.
- Viewing of a deceased is allowed at the funeral undertakers premises, and homes.
- However, we encourage families to liaise with their church when arranging a funeral as to what their regulations are re viewing, etc.

Bills and accounts to be paid

- Once the Death Certificate has been issued, advise the nominated Executor or Estate Administrator of bills that need to be paid, bank accounts to be closed or debit orders stopped -medical aid, cellphone, mortgage bonds, household and car insurance, the bank.
- Contact the Deceased's Financial Advisor, stockbroker, etc.
- Cancel the Deceased's driver's licence, TV licence, email, social media and website accounts, and memberships of clubs and organisations.

Die prepared

It may seem macabre, but pre-planning your funeral or memorial service will make life so much easier for your loved ones when they are going through a difficult emotional time. Draw up a document stipulating an end-of-life plan. Also, make financial provision for your funeral: a funeral policy, prepaid funeral, or cash amount held by your Attorney, Financial Adviser, or a family member for this purpose.

Constantiберг Funeral Home (Pty) Ltd

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