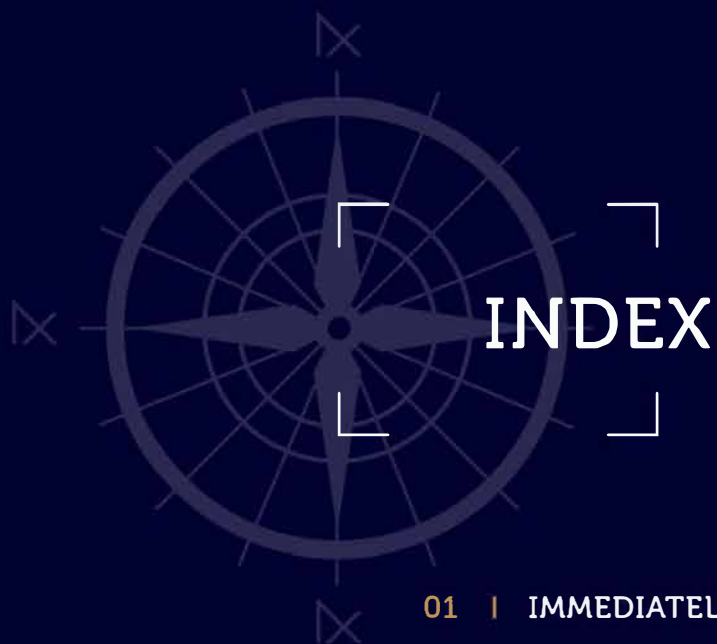




EMERGENCY GUIDE





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- +27 11 678 8904 (Office)
- +27 76 557 6966 (Emergencies)
- info@nexusfs.co.za
- www.nexusfs.co.za
- facebook.com/NexusFiduciaryServices/
- linkedin.com/company/NexusFiduciaryServices/
- Block 3, Pinewood Office Park, Woodmead, Sandton &
240 Beyers Naude Drive, Rustenburg.

1 IMMEDIATELY AFTER DEATH

A | CONTACTING THE RELEVANT INSTITUTIONS

NATURAL CAUSES:

Death as a result of illness, heart attack, stroke etc.

Who should I contact?

- 01 | Contact the emergency services and or medical doctor who last treated your loved one. They will legally pronounce the death.
- 02 | Contact a funeral director. They will arrange for the transportation of your loved one's mortal remains.

UNNATURAL CAUSES:

Death as a result of motor vehicle accident, murder, suicide, assault etc.

Who should I contact?

- 01 | Contact the SAPS immediately. They will legally pronounce the death and arrange for the removal of the mortal remains to the nearest State Mortuary. An autopsy examination will be performed by a registered state pathologist.

B | PROCEDURES TO FOLLOW DEPENDING ON THE CIRCUMSTANCES

NATURAL CAUSES:

Person dies in Hospital

- 01 | The hospital staff or medical doctor on call will pronounce the death.
- 02 | Contact a funeral director. They will come and collect your loved one's mortal remains if the relevant Hospital does not have storage facilities.
- 03 | A medical practitioner at the Hospital will issue the Notification of Death (BI1663). Most funeral directors will come and collect the Notification of Death (BI1663) at hospital.
- 04 | Remember to collect your loved one's personal belongings from the hospital.
- 05 | Your appointed funeral director will give you guidance and advice as far as possible to assist with other questions you might have.

Person dies outside of Hospital

- 01 | Contact the emergency services and or medical doctor who last treated your loved one. They will come to the scene and legally pronounce the death.
- 02 | Contact your funeral director. They will come to the scene to collect your loved one's mortal remains.
- 03 | After the death was confirmed by the emergency services or medical doctor who last treated your loved one, the doctor will issue the Notification of death (BI1663).
- 04 | Most of the funeral directors will collect the Notification of death (BI1663) from the doctor's offices.
- 05 | Your appointed funeral director will give you guidance and advice as far as possible to assist with other questions you might have.

UNNATURAL CAUSES:

Person dies in Hospital or declared dead on arrival

- 01 | The hospital staff will contact the SAPS and inform them of the death.
- 02 | Your loved one's mortal remains will be collected by the Forensic Pathology Services. They will perform an autopsy on the deceased and issue the Notification of Death (BI1663).

- 03 | Contact a funeral director.
- 04 | A family member of the deceased will have to identify the deceased at the Forensic Pathology Services. We recommend that the person identifying the deceased take a family member or friend with him or her for support.
- 05 | The person identifying the deceased must take along his or her own Identity Document, as well as the Identity Document of the deceased.
- 06 | The person identifying the deceased will also have to complete a form at the Forensic Pathology Services, indicating who the relevant funeral director is.
- 07 | The funeral director will then be allowed to collect the deceased, as well as the Notification of Death (BI1663) from the Forensic Pathology Services.
- 08 | Remember to collect all your loved one's personal belongings from the Forensic Pathology Services, if any.
- 09 | Your appointed funeral director will give you guidance and advice as far as possible to assist with other questions you might have.

Person dies at home

- 01 | Contact the SAPS immediately. They will legally pronounce the death and arrange for the removal of your loved one's mortal remains to the nearest mortuary.
- 02 | Contact a funeral director.
- 03 | An autopsy examination will be performed by a Forensic Pathologist.
- 04 | After the post mortem examination was deducted, the forensic pathologist will issue the Notification of Death (BI1663).
- 05 | A family member of the deceased will have to identify the deceased at the Forensic Pathology Services. We recommend that the person identifying the deceased take a family member or friend with him or her for support.
- 06 | The person identifying the deceased must take along his or her own Identity Document, as well as the Identity Document of the deceased.
- 07 | The person identifying the deceased will also have to complete a form at the Forensic Pathology Services, indicating who the relevant funeral director is.
- 08 | The funeral director will then be allowed to collect the deceased, as well as the Notification of Death (BI1663) from the Forensic Pathology Services.
- 09 | Remember to collect all your loved one's personal belongings from the Forensic Pathology Services, if any.
- 10 | Your appointed funeral director will give you guidance and advice as far as possible to assist with other questions you might have.

IMPORTANT: Note that the Death Notification (BI1663) is not the Death Certificate. The Death Certificate is issued at the Department of Home Affairs. Your chosen Funeral Director will assist you to obtain the Death Certificate from the Department of Home Affairs.

2 FOR YOURSELF

After the passing of a loved one, everything may seem, and can be overwhelming and exhausting. One can easily get lost in the feelings of sadness, loss, anger and confusion that you easily and oftentimes forget about yourself. Remember that it is not selfish to take care of your own health, finances and emotional wellbeing during this difficult time.

Remember the following 10 tips:

- 01 | Don't do everything yourself – enlist help from family or friends.
- 02 | Take family responsibility leave. Arrange this with your employer HR.
- 03 | Contact your religious leader and seek counselling if you feel the need.
- 04 | Don't be hard on yourself. Don't expect yourself to know everything that goes with planning a funeral and or reporting the deceased estate. You will feel overwhelmed and may easily lose touch with what is going on around you.
- 05 | Don't make drastic and major decisions during this emotional time, if possible.
- 06 | Make a 'to do' list as a guide for the following day.
- 07 | Listen to your body and don't block your emotions. Sleep and cry when you feel the need.
- 08 | Take the time to attend to your own finances, family, emotions and health.
- 09 | Remember that everybody grieves in their own manner. There is not a wrong and a right.
- 10 | Treasure your memories. This is often the best legacies that exist after a loved one passes.

3 NOTIFY OTHERS OF THE DEATH

This can be an emotionally draining task, so you might consider asking a relative to assist you in contacting your loved one's friends and family.

Who should be notified?

- 01 | Family and Friends.
- 02 | His or her Employer.
- 03 | His or her Religious Leader.
- 04 | His or her Financial Advisor.
- 05 | His or her Nominated Executor in terms of the last Will (if known to you).

How do I go about notifying others?

- 01 | Make a list of all persons and their contact numbers that needs to be notified.
- 02 | Ask a relative to assist you in contacting all the relevant persons that needs to be notified.
- 03 | Prepare yourself about what you are going to say.
- 04 | Make sure you are in a safe and confidential setting when making the calls.

Things to remember:

- When contacting your loved one's Employer, remember to ask if he or she had a funeral benefit at work.
- When contacting your loved one's Financial Advisor, remember to ask if he or she had a funeral benefit on a life insurance policy or a separate funeral benefit.
- Remember that everybody reacts differently to bad news.
- If you find that the delivering of bad news is causing too much distress, take a break. If the distress continues, get somebody to assist you.

4 DOCUMENTS, ASSETS AND RESPONSIBILITIES OF THE DECEASED

After a loved one's passing, a lot is happening at once. The funeral director will require documents from you, your loved one's assets needs to be protected and there are some of the deceased's responsibilities that needs immediate attention.

Where do I start?

01 | Collect Important Documents

If you can find the following documents, place it in an envelope and ensure that the envelope is always in a safe place and its whereabouts always known:

- **Identity Document** of the Deceased.
- **Original last Will.** This will not only enable you to determine whether your loved one had special requests on burial or cremation, but also indicate who your loved one nominated to be appointed as executor of his or her estate.
- **Funeral Policy / Insurance Policy Schedules.** Having read through the schedule you will be able to determine whether your loved one had funeral cover. Also ask your loved one's Financial Advisor regarding funeral cover that she or he might have had.

02 | Assets of the Deceased

It is important to know that all the deceased's assets and liabilities now form part of his or her deceased estate. Only after the death was reported at the Master of the High Court and Letter of Authority or Letter of Executorship was issued, can the executor start dealing with the assets.

At this stage and while planning the funeral, you should take the necessary steps to ensure that **the deceased's assets are protected.**

02 | Protecting the Assets of the Deceased

How do I do this?

- Make a list of all the deceased's assets.
- Make sure, if possible and the details are known to you, that all short-term insurance policies are kept in place.
- Fire Arms should immediately be placed in safe keeping at your nearest gunsmith or gunshop.
- Park vehicles, motorcycles, motorhomes or trailers in a safe place and make sure it is locked or alternatively arrange that the assets be placed in storage.
- Lockup and set the alarm system of your loved one's home. Ask a family member or friend to visit the property regularly to ensure that everything is in order.
- Make sure the garden is watered.

If you incur any expenses in protecting the assets of the deceased, please keep your invoice and proof of payment so that you can send this to the executor of the estate. He or she **may consider** your expenses to possibly refund you at a later stage. You should note that this is absolute in the executor's discretion and he will most probably not refund unnecessary expenses.

03 | Deceased's Responsibilities

Responsibilities of the deceased may include, paying salaries to domestic workers, picking up children from school, taking care of minor children or elderly parents, taking care of pets, watering plants etc. These responsibilities need to be taken care of as far as possible.

How do I do this?

- Make a list of all your loved one's responsibilities.
- Ask family members or friends of your loved one to assist you in this regard until other arrangements has been made.
- Make alternative arrangements.

If you incur any expenses in taking care of the deceased's responsibilities, please keep your invoice and proof of payment so that you can send this to the executor of the estate. He or she **may consider** your expenses to **possibly** refund you at a later stage. You should note that this is absolute in the executor's discretion and he will most probably not refund unnecessary expenses.

5 PLANNING THE FUNERAL

Planning a funeral for a loved one can be very overwhelming. There are so many things to think about. Such as having to choose between a traditional funeral or a modern celebration of your loved one's life, should your loved one be buried or cremated, which venue or church will be used, which flowers to use, if any. The list goes on.

Therefore, choosing a reputable Funeral Director who can help you plan the memorial services is of utmost importance. They will assist you every step of the way in planning your loved one's funeral.

Planning my loved one's funeral step by step:

A | BEFORE MEETING THE FUNERAL DIRECTOR

- 01 | As mentioned above, planning a loved one's funeral can be overwhelming. Decide on who will support you when consulting with the Funeral Director. Ask this person beforehand to attend the consultation with the Funeral Director with you.
- 02 | Decide who will be the main contact person between the Funeral Director and the family. Have their contact details at hand.
- 03 | Find out whether your loved one made any funeral arrangements before his or her death. For example, prepaid for funeral arrangements, purchased a grave at a cemetery or a niche in a Wall of Remembrance.

04 | Decide on whether your loved one will be buried or cremated.

How will I know?

- Find your loved one's last Will or contact the institution keeping the original Will in safe keeping for a copy of the Will.

Most of the time the deceased would have stipulated special wishes in his or her Will such as whether they preferred to be buried or cremated. Other special requests regarding their services, flowers, songs to be sung etc. may be included in their Will.

Very Important: Keep the original Will safe and do not hand the Will to the Funeral Director or any other institution. You will need the **ORIGINAL** Will to report the estate to the Master of the High Court.

- In the absence of a Will or instructions in this regard, it is in the discretion of the closest family whether your loved one should be buried or cremated.

05 | Gather all required documents, information and other items.

What documents, information and other items will I need?

- Your loved one's Original Identity Document.
- Your own, or the main contact person's original Identity Document and contact details.
- Funeral Policy documents, if any.
- Clothing in which your loved one should be dressed.
- A recent photograph of your loved one (if a viewing will be held).
- Names and Surnames of the bearers, if applicable.
- Collection of photographs, if a slide show is needed during the services.

B | MEETING WITH THE FUNERAL DIRECTOR

01 | What will the funeral Director need or require from me?

- The full name and surname, address and Identity Number of the deceased.
- The location where the body is (if the deceased was not collected by the current funeral director).
- The name and contact details of the Medical Doctor who last treated the deceased.
- Whether the Notification of Death (BI1663) or Death Certificate was already issued.
- Whether the funeral will be religious or non-religious (humanist) ceremony.
- Whether the deceased should be buried or cremated.
- Payment method. (Whether the family will pay the funeral costs or whether the deceased had a funeral plan or policy).
- Special requests for the services such as songs to be sung, flowers, who will lead the services etc.

02 | How will the Funeral costs be paid?

The most common two options are as follows:

- Make a claim on the deceased's Funeral Policy; **or**
- In the absence of the deceased having a funeral plan, the family may decide to pay for the funeral themselves. If the family is not able to pay for the funeral themselves or the funeral plan is not sufficient, you may consider taking a personal loan.

Important note: If a family member pays for the funeral themselves, then he or she must remember to keep the invoice and proof of payment if they would like to institute a claim for such costs against the deceased estate. This will only be done once an executor was appointed in the estate. The approval of any claim lies within the discretion of the executor.

03 | Most Funeral Directors assist with the following tasks when planning the funeral of your loved one

(Please confirm this with your Funeral Director)

- Registering the death to Home Affairs and collecting the death certificate.
- Placing death notices in newspapers (if needed).
- Offer a selection of coffins to choose from.
- Preparing and dressing the deceased for viewing, burial or cremation.
- Cemetery or crematorium bookings.
- Transport of deceased.
- Design and printing of funeral pamphlet.
- Venue – (place of worship / family home / retirement village).
- Time of day.
- Catering.
- Candles and floral arrangement.
- Petals / flowers to sprinkle on the grave.
- Set-up displays and / or special arrangements in remembrance of your loved one.

My Notes: _____

A background image of autumn leaves in shades of orange, yellow, and brown, with a dark blue banner at the bottom containing the section header.

6 AFTER THE FUNERAL - REPORTING OF THE ESTATE

Most people only start with the legal process of estate administration after their loved one has been laid to rest, even though the process can be started earlier.

By now you should have been able to ascertain whether your loved one had a Will. In most Wills, the deceased would have nominated an executor or executrix to be appointed by the Master of the High Court. The nominated executrix or executor can be a family member(s), an attorney's firm, auditor, or trust company. In each instance, the nominated executor or executrix must be contacted and informed of the passing of your loved one.

Professional Nominated as Executor

If the nominated executor or executrix is a professional, they will guide you as to what documents are needed, when a consultation can be scheduled and the process that needs to be followed.

Family Member or Friend Nominated as Executor

If a family member or friend is nominated as executrix or executor, it is highly recommended (and in most instances required) that a professional institution assist him or her with this duty. **Nexus Fiduciary Services will gladly assist in this regard.**

No Will / Will failed to nominate Executor

Should your loved one have passed away without a Will, or failed to nominate an executor in their Will, then the heirs in terms of Intestate Succession Act or the heirs in terms of the Will, will have to nominate one of them to be appointed by the Master of the High Court. This can either be one of them or a financial institution. It is highly recommended (and in most instances required) that a professional institution assist him or her with his or her duties. **Nexus Fiduciary Services will assist in this regard.**

The following is a list of documents/details that the nominated executor may require to report and or administer the estate:

01 | Personal Information and Important Documents

- Identity Document of the Deceased.
- Death Certificate.
- Marriage Certificate(s) and Antenuptial Contracts.
- Spouse's / Previous spouse's Identity Document.
- Decree of Divorce / Death certificates of previous spouses.
- Birth certificate of any minor children / predeceased children.
- Contact details and copies of Identity Documents of heirs.

02 | Last Will and Funeral Information

- Original last Will.
- Notification of Death (BI1663).
- Invoice of Funeral Director (in case a claim will be instituted against the estate).

03 | Employer

- Contact details of the Employer.
- Employee number (if available).

04 | Bookkeeper and Income Tax

- Contact details of the Bookkeeper.
- Income Tax Number / VAT Number.

05 | Assets

Includes: Fixed Properties, Vehicles, Fire Arms, Shares or Investments, Unit Trusts etc.

- Title deed of all fixed properties.
- Vehicle / Motorcycle / Trailer registration certificates.
- Fire Arm licenses.
- Bank / Shares / Unit Trust / Investment Statement.
- TV license.
- Business Interest details.
- Information on possible other assets.

06 | Liabilities

Includes: Credit Cards, Overdrafts, Personal Loans, Loan Agreements, Vehicle or Asset Finance Agreements etc.

- Statements on each account.
- Outstanding Accounts.
- Loan Agreements.
- Surety Agreements.
- Business interest's debts.
- Information on possible outstanding debts or liabilities.
- Information on possible credit life Insurance policies.

07 | Short Term Insurance

- Name and Contact details of the Short-Term Insurance Broker.
- Copy of the last short-term policy schedule.

08 | Medical Aid

- Medical Aid Name.
- Membership number if available.

09 | Life Insurance, Pension and Financial Advisor

- Contact Details of Financial Advisor.
- Life Insurance Policy Schedule.
- Annuities, Pension and Provident fund details.

My Notes: _____

7 ABOUT US NEXUS FIDUCIARY SERVICES

Dealing with the death of a loved is already emotionally draining enough as is, and it can easily escalate if you have to manage the legal aspects of the deceased estate at the same time.

If the deceased had a Will with **Nexus Fiduciary Services**, died without a Will, or you are appointed as the executor in terms of the deceased's Will and in need of a professional to assist in the administration of the estate, it will be worth getting in touch with **Nexus Fiduciary Services**.

Our focus is protecting your legacy.

Nexus Fiduciary Services specialises in the following:

- Drafting of Wills & Safe Custody of Wills.
- Estate Planning & Liquidity Calculations.
- Administration of Deceased Estates.
- Administration of Testamentary Trusts.
- Registration of Trusts.

Why choose Nexus Fiduciary Services to assist you in this process?

- Professional and Experienced Staff.
- Innovative Fiduciary Solutions.
- Our Consulting Director is a Member of the Fiduciary Institute of South Africa and also a practicing Attorney at van den Berg Attorneys.
- Reduced Executors Fees.
- Free Will & Free Safe Custody Services.

OUR TEAM:

CEO

Ann-Suhet Kamffer

Office: +27 11 678 8904
 Mobile: +27 76 557 6966
 Email: ann-suhet@nexusfs.co.za
 Website: nexusfiduciaryservices.co.za

CONTACT US:

Tel		+27 11 678 8904 (Office)
Cell		+27 76 557 6966 (Emergencies)
Email		info@nexusfs.co.za
Website		www.nexusfs.co.za
Facebook		facebook.com/NexusFiduciaryServices/
LinkedIn		linkedin.com/company/NexusFiduciaryServices/
Address		Block. 3, Pinewood Office Park., Woodmead, Sandton 240 Beyers Naude Drive, Rustenburg.

EMERGENCY NUMBERS

Cell Phone Emergency (All emergencies / SAPS / Fire Department)	112
National Emergency Response / SAPS	10111
Netcare 911	082 911
ER24	084 124
Ambulance	10177
Child Line	0800 055 555
Suicidal Emergency	0800 567 567 0800 12 13 14
Electricity (Eskom)	0860 037 566
Water	0860 103 054
Funeral Directors:	
Sonja Smith Funerals	079 895 4414
AVBOB Funeral Services	0861 28 26 21
Martins Funeral Services	0860 911 777
Nexus Fiduciary Services	079 515 9144