PERSONAL DOCUMENTS REQUIRED TO REPORT AN ESTATE

PLEASE NOTE THAT IF THE DECEASED WAS MARRIED IN COMMUNITY OF PROPERTY, THE REQUIREMENTS OUTLINED HEREUNDER WILL BE APPLICABLE TO THE SURVIVING SPOUSE AS WELL.

A) LIFE INSURANCE DOCUMENTS

- The Executor will require details of all life insurance and annuity policies payable to the Estate, a nominated beneficiary or ceded to an appointed 3rd party who would be responsible for settling any outstanding debt.

- The Executor will require the original policy documents for all policies payable to the Estate to attend to the collection thereof.

- The Executor will require all information pertaining to the insurance of the deceased's assets, including the latest policy schedule, if possible, as well as the details on how the premiums were paid and by whom.

B) INVESTMENT DOCUMENTS

- Details of all the deceased's Bank Accounts and Investments – including Fixed Deposits, Unit Trusts, and Income Plans.

C) MEDICAL AID DOCUMENTS

- The Executor will require the name, address, and medical aid number of the deceased.

D) OTHER PERSONAL DOCUMENTS

- The original Death Certificate;

- Original ID / Passport;

- Marriage Certificate (if applicable);

- Antenuptial contract (if applicable);

- Copy of any Divorce Orders (if applicable);

- Details of any Fixed Properties and their Original Title Deeds, or particulars of any Bonds over the properties, including the account numbers as well as information regarding credit life cover on any outstanding balance;

- Details of any motor vehicles or other movable property e.g. boats, caravans, motorbikes, trailers etc. and the registration certificates or credit agreements, if still financed;

- Details of any firearms, including the firearm licence and confirmation that the firearms are kept in an accredited gun safe – see our article on the handling of firearms;

- Details of any shares in JSE Companies, held directly, including the original share certificates;

- All details relating to liabilities such as credit or debit cards. These cards need to be destroyed and returned to the relevant Companies;

- All details of retail, medical, cell phones or other accounts, as well as details of any TV licences in the deceased's name;

- Copies of the last water and electricity accounts, as well as details regarding the payment of levies if the property is a share block or sectional title unit;

- Name, address and reference number of the employer's pension fund;

- Names, addresses, e-mails and telephone numbers of all the heirs;

- Names, Identity Numbers and addresses of all the children;

- Income Tax reference number and name and address of Tax Practitioner;

- Details of all business interests, including Sole Proprietorships, CC's and Private Companies.