

# Ukuhlela Umngcwabo esikhathini samanje.

Indlela yalapha eNingizimu  
Afrika yokuhlela umngcwabo  
nokuzama ukuthola izindleko  
eziphathelene nawo.

Nanku umhlahlandlela  
ocacileyo ozokusiza  
ukwazi ukumhlonipha  
okokugcina nangesizotha  
othandiweyo wakho.



**Clientèle**

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# Isingeniso

**Ukulela umngcwabo kungaba yinto enzima futhi kungadala ingcindezi esingenasidingo.**

Noma ngabe uwuhlela usaphila umngcwabo wakho, noma usanda kulahlekelwa ngothandiweyo wakho futhi kudingeka uhlele umngcwabo, sihlanganise lomhlahlandlela osebenzisekayo, ozokusiza ngezindlela ezivamile zokuhlela umngcwabo, izinto ongazilindela, nokuthi zingaba ngakanani izindleko.



**Lokhu kukwenza ukhululeke futhi ube nokuthula kwengqondo, kwenza ukuthi ungazitholi usunenkinga futhi ukhululeke emoyeni, bese ukwazi ukugxila emndenini wakho nithole nesikhathi sokulila. Ukwazi ukuvikela lokho okubalulekile kuwena.**

Khumbula ukuthi kubalulekile ukuba nomndeni nabangani abathembekile osondelene nabo abazokusiza. Umphakathi, abaholi nezinhlango zenkolo, nabo bangakusiza.

Ngasekupheleni kwalelibhukwana **kukhona uhla olukahle lokuhlola** oluzokusiza ngokuthi ubhekisise okufanele ukwenze kanye nezidingo zomngcwabo

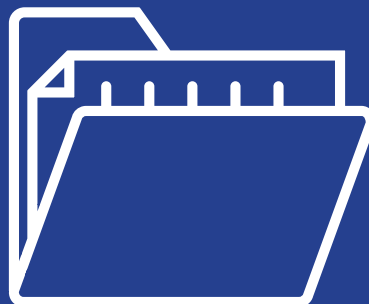
Ukuzihlangula: Zonke izindleko nezikhathi ezibekiwe kulomhlahlandlela ziyisilinganiso, zingasetshenziswa njengesingathekiso kuphela – lokhu kusebenza ngesikhathi sokushicilela.



Kubalulekile ukukhuluma ngohlelo lomngcwabo wakho nangezifiso zakho emndenini wakho nakulabo osondelene nabo.

## Ukukhuluma ngokushona

- 1** Akube khona abaziyo ukuthi amaphepha akho abalulekile akuphi.
- 2** Makwaziwe ukuthi awakuphi ama - policy akho nama-akhawunti akho.
- 3** Uwubeka kuphi umazisi wakho
- 4** Yini ongathanda yenziwe emngcwabeni wakho.
- 5** Uma unencwadi yamafa esemthethweni neyamanje, akwaziwe ukuthi iyotholakala kuphi uma ushona.
- 6** Yenza isiqinisekho sokuthi izindlalifa ezikuma -policy akho zibhalwe ngokuyikho, umndeni wakho ungabi nezinkinga uma usu claimer.



**Ifayela Lempilo Yakho liyowusiza kakhulu umndeni wakho nalabo obathandayo, bakwazi ukusebenzisa imininingwane yakho futhi kugcwaliswe amafomu namaphepha adingekayo lapho wena usushonile**

## Zenzele Ifayeke Lempilo Yakho

Lelifayela liquethe yonke imininingwane ebalulekile yempilo yakho. Kufanele ulibeke endaweni ephephile, bese wazisa labo obathembayo ngalo

**Ifayela Lempilo Yakho liquethe yonke imininingwane eqondene nawe njengalokhu:**

- Ama-akhawunti asebhange
- Ama policy empilo kanye nawokungcwaba
- Izimali ozilondolozile
- Imininingwane yempahla onayo
- Incwadi yamafa eqinisekisiwe
- Amagama alabo obakhethile abazokwaba ifa lakho kanye nabameli.
- Ikhophi yomazisi wakho

Izobuye isize ngokucacisela umndeni, ukuze kungabangwa lutho, njengoba Incwadi yakho yefa izofundwa ngumuntu womthetho.

# Izinyathelo ezibalulekile ezizokusiza uma ushonelwa ngumuntu osondelene naye.

1

Xhumana nezikhungo zomthetho ezifanele. Kungaba ongoti bezimo zokwelapha eziphuthumayo ngohlelo lwe-ambulensi njenge-Netcare 911 noma ER24, udokotela womndeni noma abe-SAPS.



2

Thola umazisi kamufi oyi-smartcard noma ibhukwana lomazisi oluhlaza one-barcode.



3

Bikela amalungu omndeni osondelene nawo kanye nabangani, uma usuzizwa unamandla okwenza lokho.



4

Xhumana nabaholi bezenkolo yakho, bendabuko noma abaholi bomphakathi nabadala.

6

Bheka ukuthi umufi ngabe ebenawo yini ama policy okungcwaba noma empilo, bese uxhumana naleyo mishwalense noma amabhange. Uma ngabe wena noma amalungu omndeni nikhethiwe njengezindlalifa emshwalenseni kamufi, kuzodingeka nixhumane nabanini bekhava ngokushesha. Nabo bazosidinga Isitifiketi Sokushona, ngakho kufanele uyokwenza sona namanye amaphepha ngokushesha.



5

Khetha abangcwabi asebezenzele igama elihle, abazokusiza ukuhlela umngcwabo.



7

Uma unomshwalense wokungcwaba nongcwabayo futhi, akuphoqelekile ukuthi ungawatshelwe yilabo bangcwabi. Bangakhokha isamba semali yalelo policy lakho, bese uzitholela abanye abangcwabi. Sicela uqaphele ukuthi izikhathi zokukhokha zama policy azifani, ungazethembisi ngokuthi uzovele ukhokhelwe ngokushesha okukhulu – kungathatha izinsuku, amaviki noma izinyanga.

11

Uma ungathanda ukuthi bonke labo abamaziyo umufi babe khona enkonzweni yomngcwabo, ungafaka isikhangiso ephephandabeni, usho usuku, isikhathi nokuthi uzokuba kuphi umngcwabo.

8

Xhumana nabaqashi bakamufi ukuze uthole ukuthi ngabe abanayo yini ikhava yomshwalense wempilo etholakala emsebenzini.

10

Thola ukuthi ngabe umufi ubenayo yini Incwadi yefa (i-Will). Uma engekho umabi wamafa okhethiwe, usungafuna izeluleko zomthetho ukuqhubekela phambili. Uma Incwadi Yefa ibekwe ebhange likamufi, ibhange lingakusiza

9

Xhumana nebhange likamufi. Ibhange lizomisa i-akhawunti yasebhange kamufi, ukuze kugwemeke ubugebengu bokuzama ukukhipha imali eku akhawunti yasebhange.

# Indlela yokuhlela umngcwabo

Umngcwabo ukunikeza ithuba lokuhlonipha, nokukhumbula othandiweyo wakho osedlulile emhlabeni. Futhi umngcwabo ungaba yingxenye ebalulekile yokwelapha ubuhlungu umndeni obuzwayo.

Ukulungiselela umngcwabo kungaba nzima njengoba kuletha usizi nomthwalo wezimali esikhathini sakho sokuzila.

Kuzoba kuwe nomndeni wakho ukuthi nizokhetha umngcwabo, ukushiswa komzimba noma inkonzo yomkhosi. Okanye umufi uyasho encwadini yefa (i-Will) ukuthi yini afisa ukuthi yenziwe emngcwabeni wakhe.

Uhlobo lomngcwabo lubuye luye ngesiko nangenkolelo kamufi.



## Izisekelo zenkonzo yomngcwabo:

- Ukukhetha abangcwabi
- Indawo (isonto, amathuna noma indawo okushiswa kuyo izidumbu)
- Usuku
- Isikhathi
- Ezokuthutha
- Ukudla
- Izimbali
- Izithombe ezizobe zibekiwe
- Umfundisi / ozophatha umngcwabo
- Abazoqikelela ukuthi konke kuyezwakala nomculo
- Izikhulumi nomlando kamufi
- Uku printwa kohlelo
- Imoto ezothwala isidumbu
- Abazothatha ama-video nezithombe
- Indawo yamathuna
- Itshe lesikhumbuzo
- Ukwembulwa kwetshe lesikhumbuzo

# Ukukhetha abangcwabi

Ukuhlela nokulungiselela umngcwabo kungaba yinto enzima – Uqala kuphi ukuhlelela umngcwabo

**Kungakusiza ukukhetha abangcwabi abakahle kulesi sikhathi esinzima. Ukhumbule ukuthola amanani okungcwaba kubangcwabi abehlukene.**

**Imibuzo okufanele uyibuze abangcwabi:**

- **Ingabe ninanayo indawo yokugcina izidumbu ezimele?**

Lokhu kungalwenza luhambe kakhe uhlelo lokumhlonipha okokugcina nangesizotha umufi.

- **Ungakwazi ukusisiza ngokuthi siwathole onke amaphepha asemthethweni?**

Abangcwabi bangakusiza ngokukwenzela onke amaphepha okungcwaba asemthethweni, kusukela Esitifiketini Sokushona kuye ekuthengweni kwethuna.

**Umshwalense obuye ungcwabe futhi.**

Kubalulekile ukuthi uwubhekisise umshwalensi owuthathe kubangcwabi, ukuze wazi ukuthi yini abayenzayo nabangayenzi lapho uhlela umngcwabo.

Awuphoqelekile ukuthi ungcwatshelwe yilabo bangcwabi owathatha kubo umshwalense. Bangasikhokha isamba semali yalowo mshwalense wakho, bese uzitholela abanye abangcwabi.

Izikhathi zokukhokha kwemishwalense azifani kumshwalense ngamunye, kungathatha izinsuku ezithile, amaviki noma izinyanga.

# Benzani abangcwabi?

**Abangcwabi (ababuye babizwe ngabaqondisi bomngcwabo) bazokusiza ngokwehlisa ingcindezi, ngokukutholela wonke amaphepha aphantelene nesifo, bese uthola isikhathi sokulilela ongasekho ugxile emndenini kuphela.**

Abangcwabi abakahle bazoninakekela futhi banichushise kahle. Kufanele uzizwe ukhululekile, uphephile futhi uvikelekile ngabangcwabi bakho, wazi ukuthi ungabethemba ngokuthi bazokuphatha kahle kulesi sikhathi esinzima nesibalulekile.

Bazonisiza ngokwabela amalungu omndeni nabangani enisondelene nabo imisebenzi eyahlukene abazoyenza. Futhi banganihlelela izinhlelo zokwelulekwa ngokomqondo uma kunesidingo.

**Khumbula ukuba nekhophi eqinisekisiwe ye ID kamufi (smartcard noma ibhukwana le-ID eliluhlaza ene-barcode), Nesaziso Sokushona, ukuze abangcwabi bezosiza ngokuhlela Isitifiketi Sokushona.**

# Abangcwabi abakahle kufanele bakusize ngokunakekela lokhu okulandelayo.

- 1 Ukukusiza ngokunakekela umzimba kamufi.
- 2 Ukugcina, ukulungiswa nokugqokisa umufi ukuze ezobonwa / angcwatshwe / ashiswe.
- 3 Ukuthola iSaziso Sokushona kwabezokwelapha / kodokotela.
- 4 Ukukusiza ukuthi ubhalise ukushona Emnyango Wezasekhaya nokuthola iSitifiketi Sokushona.
- 5 Bazokunika iSitifiketi Sokushona kanye namakhophi adingekayo naqinisekisiwe, kanye nama fomu okuzosetshenzwa ngawo ezintweni eziphathelene nefa kanye nama policy.
- 6 Ukwenza isiqiniseko sokuthi ngabe ufuna kwenziwe ukuhlolwa kwesidumbu (uma kungokwemvelo ukufa), njengoba kungakusiza ngemininingwane yomuntu oshonile lapho ufaka isicelo sekhava yomngcwabo.
- 7 Ukuhlela izaziso zokushona emaphephandabeni.
- 8 Ukunikezwa uhla lwamabhokisi okungcwaba noma ama-khaskhethi ongakhetha kuwo.
- 9 Wonke amalungiselelo omngcwabo.
- 10 Amalungiselelo omngcwabo wasemathuneni noma wokushiswa.

- 11 Uma sizoshiswa isidumbu, abangcwabi bazosiza ngokuqinisekisa ukuthi wonke amaphepha agcwaliswe ngabezokwelapha abafanele.
- 12 Ukuthuthwa komuntu oshonile
- 13 Uhlelo lokwenza ukuthi isidumbu singonakali ukuze umufi akwazi ukubuyiselwa ezweni lakubo (uma kunesidingo).
- 14 Ukubuyiselwa kukamufi ezweni lakubo (uma kudingeka).

**Abangcwabi abakahle bazonichazela ngazo zonke izindleko zomngcwabo. Qinisekisa ukuthi ukwazi kahle konke lokho okubaliwe, ukuze zingabi bikho izindleko ongazange wazi ngazo.**

## Izindleko zabangcwabi

Ngokuvamile, izindleko zokungcwaba ziqala lapha ko-R4,000, kodwa zingehluka, kuya ngokuthi yini ofuna bakwenzele yona.

**Abangcwabi bavamise ukukukhokhisela lokhu okulandelayo:**

- Ukugcinwa kwesidumbu;
- Ukucubungula amaphepha ahambelana nokushona. (kubalwa Nesitifiketi Sokushona);
- Ukulungiswa komzimba;
- Ukusetshenziswa kwemoto ethwala izidumbu.

# Imingcwabo yesintu

Ngokomngcwabo wesintu, umngcwabo ungenziwa noma yinini kusukela emahoreni angu-24 kuye emavikini amabili umuntu eshonile, bese kuya ngenkolelo noma ngesiko labo.

Sicela uqaphele ukuthi lolu uhlaka olwejwayelekile emingcwabeni yesintu. Kunemikhuba eminingi neyahlukene yesiko neyezinkolelo ezithile, eyenziwayo eNingizimu Afrika, kepha lomhlahlandlela ubalula nje lezo eziyisisekelo.

## Izinyathelo zomngcwabo wesintu:

- 1** Umufi uvame ukuyiswa ekhaya ngebhokisi lomngcwabo ngosuku olwandulela lomngcwabo. Umndeni ungaba nenkonzo yomlindelo ebusuku bese umndeni uthola ithuba lokumubona okokugcina umufi, bese kwenziwa isiko lenkolo yabo kanye nelendabuko. Abanye bakhetha ukuthi abukwe ekuseni umufi.
- 2** Ngakusasa ekuseni kwenziwa inkonzo yesikhumbuzo evame ukuba sesontweni, ehholo noma endaweni ekhethiwe.
- 3** Ngemuva kwenkonzo yesikhumbuzo, abashonelwe baya emathuneni noma endaweni yokungcwaba, lapho okwenziwa khona inkonzo emfushane noma kwenziwe isiko elithile.
- 4** Ngemva komngcwabo, abashonelwe bavamise ukuya endaweni abazothola kuyo ukudla neziphuzo. Nalokhu kungaba yisikhathi sokubungaza impilo kamufi.

## Imingcwabo ehlelelwe ngaphambilini

**Lena yimingcwabo osekukade yahlelelwa kwaze kwakhokhwa nezindleko zayo.**

Ungakwazi ukuzikhethela yonke into oyifunayo usaphila, njengalokhu:

- ibhokisi lomngcwabo noma i-khaskhethi
- izinto ozozigqoka
- umculo
- izimbali
- amathuna noma ukushiswa kwesidumbu

Lokho kuyawusiza umndeni, ngoba kuyawethula umthwalo obuzokuba phezu kwamahlombe awo, wokuhlela nokukhokhela umngcwabo.

## Ukumbiwa Kwesidumbu

**Isidumbu siyambiwa uma sizosuswa kwelinye ithuna bese siyongcwatshwa kwelisha.**

Kwesinye isikhathi izinsalela zingashiswa, ngakho-ke akudingeki ukuthi kuphinde kwenziwe umngcwabo futhi.

Kudingeka kutholakale imvume ezinhlakeni ezahlukene zikahulumeni neseminyangweni ethile, uma kuzombiwa noma ngabe yisiphi isidumbu.

Umnyango WeZasekhaya, nabangcwabi bangakusiza kulokho.





## Ukukhetha ibhokisi lomngcwabo noma ikhasikhethi

**Ibhokisi lomngcwabo liyabiza kakhulu ngoba kufanele livikele isidumbu sikamufi, nalabo aba seduze nesidumbu ngaphambi komngcwabo. Kufanele liqine ngokwanele ukuze lingaphuki uma lithuthwa.**

**Umehluko phakathi kwebhokisi lomngcwabo nekhaskhethi:**

- Ibhokisi lomngcwabo livame ukuba banzi emahlombe bese lincipha ngasekhanda nangasezinyaweni.
- Ikhasikhethi liyisikwele futhi livame ukwenziwa ngezinto zekhwalithi eliphezulu.

Kuhlale kuyinto engubuhlakani ukuthi umuntu acele abangcwabi ukuba bamukhombise zonke izinhlobo ezahlukene zamabhokisi omngcwabo kanye namakhasikhethi angakhetha kuwo.

Ibhokisi lomngcwabo elisezingeni eliphansi lingabiza ngaphezudlwana nje kuka-R800, bese kuthi lana ajwayelekile abize cishe u-R8,000.

Amakhasikhethi ezinga eliphezulu asenanini eliphakathi kuka-R30,000 no-R100,000.

Kubalulekile ukukhetha ibhokisi lomngcwabo elizoba usayizi ofanele kamufi.

Amanani amabhokisi abekiwe ngasenhla ayisilinganiso, ngenhloso yokuthi ukwazi ukuhlela.

## Amathuna kanye namangcwaba

Uma uhlelela umngcwabo, kuyinto ebaluleke kakhulu ukuthi lowo enimthandayo nimubeke endaweni azophumula kuyona ngokuthula.

**Ukuthenga ithuna kuncike kumasipala waleyo ndawo nasekutheni liyatholakala yini. Ithuna lingabiza phakathi kuka-R1,500 no-R50,000.**

Ukukhetha ithuna nakho kuya ngokuthi uzofaka nhloboni yetshe lesikhumbuzo. Amathuna amaningi anemithetho ephathelene nosayizi wetshe lesikhumbuzo.

**Izindawo ezahlukene zamathuna noma izigabazawo:**

- Ingxenye enotshani: Eyokubeka itshe eliyikhanda kuphela.
- Ingxenye Yamatshe Amakhulu Esikhumbuzo: Eyamatshe Esikhumbuzo alivala lonke ithuna.
- Itshe lesikhumbuzo noma itshe lesikhumbuzo olusodongeni: Elokubeka izingqowembe zemibhalo eqoshiwe

Abangcwabi bangakusiza ngokukhetha nangokufaka isicelo sazo zonke izimvume ezifanele.



## Ukukhetha itshe lesikhumbuzo

Itshe lesikhumbuzo liyindlela omukhumbula ngayo othandiweyo wakho. Inani lamatshe esikhumbuzo liyahlukahlukana, kusukela ku-R1500 kuye ku-R7,000 noma ngaphezulu.

**Yini okufanele uyicabange lapho ukhetha itshe lesikhumbuzo:**

### Emathuneni

Amathuna ahlukeni anemithetho ekulawulayo ngendlela yokwakha amatshe esikhumbuzo.

### Ukuqina kwetshe

Abantu bathanda kakhulu i-Granite noma i-marble.

### Isimo

Enziwa kalula uma ezokwenziwa ngendlela ozikhethele yona.

### Ukwakhiwa nokubukeka kwalo

Lokhu kubala igama, usuku, nanoma yimaphi amagama akhethekile, njengevesi olithandayo noma umbhalo othile, amagama eculo noma izisho ezithile.

### Imibhalo

Imibhalo nayo ingadlala indima ebalulekile esimweni sokubukeka kwetshe lesikhumbuzo.

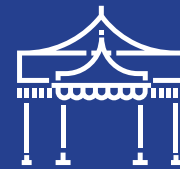


## Ezokuthutha

Iningi labangcwabi liyithatha njengengxenye yezindleko zayo imoto ethwala isidumbu. Kungcono lokhu kuqinisekiswa kuqala, ukuze ungazitholi usubona izindleko obungazilindele.

Ngesinye isikhathi kuba nabantu abaningi abangadinga ukuthuthwa besuka emngcwabeni baye emathuneni. Lokhu kungazikhuphula kakhulu izindleko.

**Uma isidumbu sikamufi kudingeka seqe umngcele, lungela ukukhokha u-R10,000 ngaphezulu.**



## Indawo yokungcwaba nokuqashwa kwetende

Ukuqasha indawo yokungcwaba kungasukela ku-R500 kuye ku-R10,000 noma ngaphezulu. Ukuqasha itende kungaba yinoma yimalini kusukela ku-R500 kuye ku-R5,000.

Konke kuncike ekutheni bangaki abantu abeze emngcwabeni nanokuthi hlobo luni lomngcwabo.



## Ukudla kanye nabapheki

Lena yinto evame ukuba lethela ingcindezi kwezezimali labo abahlela umngcwabo. Ikakhulukazi uma bebaningi abantu abeze emngcwabeni, njengabangu-500 noma ngaphezulu.

Esikhathini esiningi, abantu baphakelwa ukudla uma bengena ekhaya ngemuva komngcwabo. Lokhu kuvamise ukwenziwa ekhaya noma ehholo eliqashiwe.

Ungaziphekela ukudla, usizwa ngabangani, amalungu omndeni kanye nomphakathi, noma-ke uqashe inkampani ephekayo.

**Amasiko amaningi aseNingizimu Afrika afuna kuhlathwe isilwane.**

**Imbuzi ingabiza u-R1,000, kanti inkomo ingabiza u-R6,000.**



## Izimbali

Izimbali zenza kube kuhle futhi kube nephunga elimnandi emngcwabeni. Kungahlelwa ukuthi kube nembali ezobekwa phezu kwebhokisi nezozungeza isithombe sikamufi.

Kwesinye isikhathi kukhethwa umubala othile wezimbali mhlawumbe ngoba kuwumubala obuthandwa umufi.

**Amanani asukela ku-R100 kuye ku-R10,000 noma ngaphezulu, kuya ngezidingo zakho.**



## Inkulumo Yokutusa Umufi Emngcwabeni

**Izikhulumi zenza sikhumbule, sijabule futhi sibungaze impilo yothandiweyo wethu.**

Izikhulumi zisuke zitusa zonke izinto ezinhle umufi azenzile esaphila; kulabo ebebanda, nokuthi bebezinakekela kanjani izingane zabo, nalokho ebebenentshisekelo yakho.

Kungakhulunywa ngezinto ezinhle ebezenza, izindaba ezithile, impumelelo nangokuthi ebengumuntu onjani umufi.



## Ukugqokiswa kukamufi

**Ukuzinika isikhathi  
sokuhlonipha  
othandiweyo wakho  
ngokumgqokisa izingubo  
abukeke kahle, nalokho  
kuyindlela encomekayo  
yokumhlonipha okokugcina.**

Zama ukuzikhumbuza  
ukuthi iyiphi impahla yakhe  
yokugqoka abeyithanda.

Futhi ungabacela abangcwabi  
ukuthi bamgqokise isudi yakhe  
entsha noma ingubo nentsha.

Ungamfaka nento ebeyithanda,  
njengobucwebe ebebukhonzile  
noma enye into ekhethekile.



## Umculo womngcwabo namaculo asezihlabelweni

Kuyinto enhle ukuhlonipha  
lowo omthandayo ngomculo  
ebewukhonzile

Uma kukhona othanda umculo  
emndenini noma umngani,  
ningamcela ukuba adlale  
umucu othile noma acule  
ingoma ethandwayo.

# Ukushiswa kwesidumbu

Ukushiswa kwesidumbu kubiza kakhulu khona kunemingcwabo yesiko, kepha konke kuya ngokuthi yini okhetha ukuyenza kulowo mngcwabo.

**Abangcwabi bakho bazokusiza ngokunakekela zonke izinhlelo ezifana nalokhu:**

- 1 Usuku
- 2 Isikhathi
- 3 Indawo okushiswa kuyo isidumbu
- 4 Uma ufisa ukuthi umlotha kamufi uchithwe endaweni oyikhethile
- 5 Noma umlotha kamufi uwungcwabe kulamangcwaba asodongeni noma ethuneni.

**Isikhumbuzo se-niche yisikhala esincane okubekwa kuso isitsha, bese kubekwa uqwembe phezu kwaso.**

**Amathuna amaningi nezindawo zokushisa isidumbu zikushisela umufi ngemali eqala ku-R7,000. Ukushiswa kwesidumbu kwangasese kungabiza cishe u-R5,000, kanti uma ezoshiselwa e-chapel khona kuqala cishe ku-R9,000.**

Njalo uma kushiswa isidumbu kufanele kugcwaliswe ifomu le-Schedule A. Leli fomu lithunyelwa kubashisi bezidumbu, bese nithola imvume yokushiselwa. Kuba khona udokotela nomunye ozokwengamela, abazosayina amaphepha athile bese sishiswa-ke isidumbu.

Kunezindleko ezengeziwe (ezibalelwa ku-R600) ukuthola ifomu lokushisa isidumbu kudokotela.

**Kunemithetho eqinile ebekiwe mayelana nokushiswa kwezidumbu. Kuyaniduduza ukwazi ukuthi, nizothola umlotha wothandiweyo wenu kuphela, hhayi umlotha womunye umuntu.**

# Izinhlobo zokushiswa kwesidumbu:

## Ukushiswa kwesidumbu kukhona abantu abathile

**Umufi ulethwa ngebhokisi lomngcwabo / ngekhasikhethi enkonzweni yomngcwabo (esontweni / endaweni ethile). Ngemuva kwalokho, umufi uthathwa ngebhokisi lomngcwabo/ ngekhasikhethi ayiswe lapho okushiselwa khona izidumbu.**

Ngemuva kokushiswa kwesidumbu umlotha wakhe unikezwa umndeni ngesitsha (urn) noma ngebhokisi lomlotha.

## Ukushiswa kwesidumbu kungenazethameli

**Inkonzo yomngcwabo yenzelwa (esontweni / endaweni ethile), kodwa umufi nebhokisi lomngcwabo / ikhasikhethi kusuke kungekho.**

Uma sesishisiwe isidumbu, umlotha womufi unikezwa umndeni, ufakwe esitsheni (urn) esithile noma ebhokisini lomlotha.



# Umlando Kamufi

## Umlando kamufi uyisaziso sokushona komuntu othile.

Ngokwejwayelekile, uyabhalwa, uveze okuyiqiniso ngomufi, njengesikhathi, indawo nembangela yokushona, izihlobo zakhe asezihiyile kanye nezinhlelo zomngcwabo.

## Amaphuzu abalulekile uma ngabe ubhala umlando kamufi:

- Igama likamufi
- Usuku nendawo azalelwa kuyo
- Usuku, isikhathi nendawo ashonele kuyo
- Izihlobo zegazi / umuntu ondelene naye
- Yinoma yiziphi izinto aqophe ngazo umlando kanye/noma impumelelo yakhe

- Usuku, isikhathi nalapho okuzokwenzelwa khona inkonzo yomngcwabo
- Noma iyiphi imininingwane yokuxhumana
- Noma iyiphi imininingwane okuzonikelwa ngayo
- Singafakwa nesithombe sikamufi

# Yini okufanele uyenze uma kushona umuntu osondelene naye

## Oshonele ekhaya

### **Kufanele uxhumane nongoti bezokwelapha**

Kuvamise ukuthi kubizwe ongoti bezokwelapha kuqala noma iqembu elinjengele-Netcare, ER24 noma udokotela womndeni. Bazobona ukuthi ushone ngokwemvelo (ukuguga, ukugula, ukuma kwenhliziyo, njil.) noma akashonanga ngokwemvelo (ingozi, noma ugetshengiwe, njil.).

Thola i-ID kamufi eyikhadi noma eyibhukwana le-ID eluhlaza ene-barcode. Lokhu kubalulekile ngoba iSitifiketi Sokushona usithola ngakho (i-Death Certificate) bese ukwazi ukwenza izinto eziphatelene nomshwalense wempilo, ama-akhawunti asebhange kanye nemishwalense yokungcwaba. Uma ungayitholi i-ID, kuzofuneka ukuthi uthole i-affidavit kwa-SAPS, ubazise ukuthi uyisihlobo kanjani nomufi.

### **Bheka noma yini esolisayo**

Bheka nxazonke ukuze uthole ukuthi ayikho yini into esolisayo, njengokuthile okungaxhunyaniswa nokubamba inkunzi noma ukungena ngenkani noma ngisho nokulwa. Uma

kungekho okusolisayo, ongoti bezokwelapha bazothatha isidumbu basiyise emakhazeni.

Uma usola ukuthi kungenzeka ukuthi lokhu kushona kube nomkhutshana osolisayo, thintana ne-SAPS eseduze noma shayela ku-10111. Bazokwenza uphenyo endaweni yesehlakalo bese besithatha isidumbu bayosifaka emakhazeni.

### **Kwenzakalani ngesidumbu somufi?**

Zonke izidumbu ziyiswa emakhazeni lapho zigezwa khona ngobunono, zihlanzwe futhi zisongwe ngendwangu. Zibekwa endlini ebandayo kuze kube umngcwabo.

### **Thola isaziso Sokushona**

Ungoti wezempilo noma udokotela kuzodingeka akhiphe futhi asayine isitifiketi esizoqinisekisa ngembangela yokushona (Isaziso Sokushona). Lokhu kungenziwa ekhaya noma emakhazeni. Kuyisinyathelo sokuqala sokuthola isitifiketi sokushona.

### **Ukuhlolwa kwesidumbu**

Uma umuntu eshone ngokwemvelo, asikho isidingo sokuthi ahlolwe. Kodwa-ke, kwesinye isikhathi ukuhlolwa kwesidumbu kuyawusiza umndeni ukuthi ukwazi ukwamukela ukushonelwa. Uma isidumbu sihlolwa ngasese, kungabiza u-R5,000.

Uma umuntu engashonanga ngokwemvelo, nakanjani kufanele sihlolwe isidumbu. Amakhaza azobe esekhipha isaziso sokushona uma sesihloliwe isidumbu.

### **Xhumana nomndeni nabangani**

Yazisa izihlobo zegazi nabangani ngokushesha okukhulu, ngoba bazokusiza ukwazi ukubhekana nalesi sikhathi esinzima nesikusindayo.

### **Xhumana nabangcwabi asebazenzela igama elihle**

Umngcwabi ovela endaweni yabangcwabi angakusiza ukuhlola umngcwabo futhi akusize ekutholeni izincwadi zomthetho ezidingekayo, njengeSitifiketi Sokufa.

## Umuntu oshone ngenxa yengozi

Uma umuntu eshone engozini yemoto, ungahle waziswe kuphela lapho isidumbu sesisemakhazeni. Kulesi simo, kufanele kuze isihlobo esisondelene noma umngani osondelene naye kakhulu ukuzohlonza isidumbu.

Ukukhomba umzimba emakhazeni kungaba yinto ekhathazayo. Amanye amakhaza avumela ukuthi ukhombwe umzimba ngezithombe ezikusikrini sekhompyutha. Amanye amakhaza abeka isidumbu sikamufi ohlakeni(stretcher), lapho singabukwa khona ngewindi. Kufanele uhambe nomngani osondelene naye noma ilungu lomndeni uzokusekela ngokomoya.

Uma isidumbu sesihlonziwe, kukhishwa inombolo yomzimba. Le nombolo-ke inganikezwa indawo yabangcwabi noma abangcwabi abakhethiwe, abazobe sebehlela umngcwabo.



## Ukushonela esibhedlela

Uma umuntu  
eshonele  
esibhedlela  
kulenza lube  
lula kakhulu  
uhlelo lokuqala  
ngoba kunongoti  
bezokwelapha  
abafanele  
bakhona,  
bazokusiza  
ekutholeni  
imbangela  
yokushona, bese  
bekhipha isaziso  
sokushona.

Izibhedlela zikahulumeni  
zivame ukuba nendawo  
yokugcina izidumbu,  
kepha izibhedlela eziningi  
ezizimele azinazo.  
Abasebenzi basesibhedlela  
noma abangcwabi,  
bangasiza ekuhleleni  
ukulandwa kwesidumbu.



# Ukushonela kwelinye izwe

I-Repatriation, kusuke kuthathwa isidumbu esishonele kwelinye izwe, sibuyiselwa ezweni laso.

## 1. Ukuhlela ukubuyiselwa kwesidumbu ezweni laso

Abangcwabi bakho, uMnyango Wezasekhaya, noma uhlelo lokungcwaba olukhethile lwakulelozwe umufi ashonele kulo, lungakusiza ngalokhu okulandelayo:

- Ngamalungiselelo okuletha isidumbu sikamufi eNingizimu Afrika;
- Ngokuthola izimvume ezifanele zokungenisa okuvela emazweni angaphandle eMnyangweni Wezempilo;
- Ngokuhlela ukulethwa komlotha kamufi eNingizimu Afrika uma ukhethe ukuthi ashiswe;
- Uma uthanda, ungahlela ukuthi angcwatshe ngabangcwabi balelozwe ashonele kulo umufi;
- Kungahlelwa ukuthi enzelwe umngcwabo wabampofu, omahhala, owenziwa uma zingatholakali izihlobo zika mufi, noma uma umndeni ungenayo imali yokubuyisa isidumbu.

## 2. Thola inani lezindleko

Zama ukuthola amanani ezindleko kubangcwabi abehlukene (kuwona womabili amazwe) ukuze uzoqhathanisa amanani.

- Izindleko zingakhuphuka ngoba kuphoqelekile ukuthi isidumbu sigqunywe, kanye nezimvume neziqinisekiso ezivela kwabezokwelapha nasezinhlakeni zikahulumeni.
- Izindleko zizokuba phezulu kakhulu uma umufi ezofakwa ebhanoyini.
- Zama ukuthola ukuthi ngabe umufi ubenawo yini umshwalense wezokuvakasha, bese wazisa lowo mshwalense wakhe ukuze uzobona ukuthi yimaphi amakhava ongawathola.

## 3. Usizo lukahulumeni

UMnyango WeZasekhaya ungahlinzeka ngosizo oluphathelele nokulandwa kwesidumbu, nezeluleko uma ngabe umuntu walapha eNingizimu Afrika eshonele kwelinye izwe.

- Sicela uqaphele ukuthi uHulumeni waseNingizimu Afrika akanikezani usizo lwezimali uma isakhamuzi salapha eNingizimu Afrika sishonele kwelinye izwe.

# Isitifiketi Sokushona

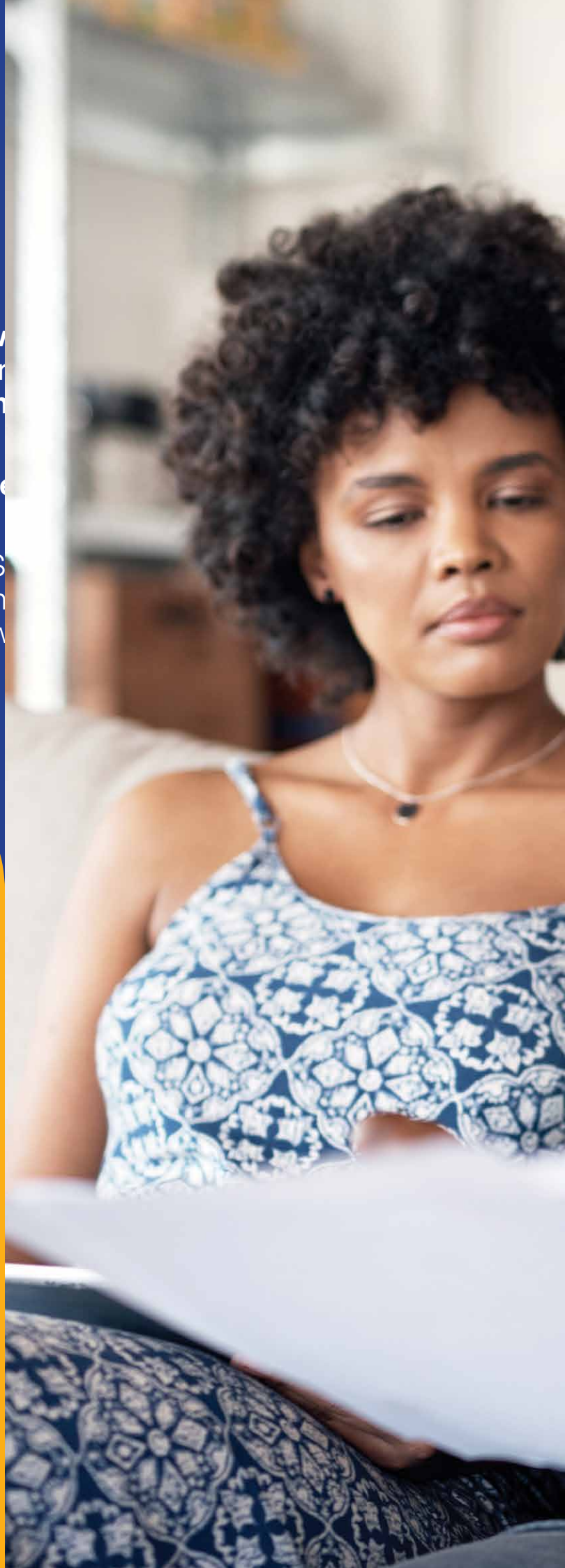
**Yisona esozokusiza ukuze ukw imininingwane efanele, njenger yempilo, ama-akhawunti asebh nokwabiwa kwefa.**

**Yenza amakhophi aqinisekisiwe esitifiketi sokushona.**

Khumbula ukuthi uma uthumela iS kanye nanoma yimaphi amapheph kwabemishwalense, kudingeka uw amakhasi alawo maphepha, hhayi ikhasi lokuqala.

## Ungasithola kanjani Isitifiketi Sokushona:

- 1** Udokotela ozobe ekhona / ungoti wezokwelapha, noma i-SAPS uma umuntu engashonanga ngokwemvelo, uzokhipha i-DHA 1663 (Umnyango weZaSekhaya – Isaziso Sokushona) – (Department of Home Affairs Notification of Death).
- 2** Kuzodingeka ukuthi ugcwalise amafomu bese ubanikeza amakhophi e-ID kamufi eyi-smartcard noma ibhukwana le-ID eluhlaza ene-barcode, azothunyelwa eMnyangweni Wezasekhaya, ukuze kubhaliswe bese kukhishwa Isitifiketi Sokushona (i-DHA-5).



**3**

UMnyango Wezasekhaya uzokhipha Isitifiketi Sokushona emva kokuthola iSaziso Sokushona (i-Form 1663) kanye Nombiko Wokushona (i-Form BI-1680). Abangcwabi bakho kanye / noma udokotela wezokwelapha angakusiza ukuthola lezizincwadi.

**4**

Uma eshonele phesheya kwezilwandle, izicelo zeSitifiketi Sokushona kufanele zifakwe kunoma yiliphi ihhovisi loMnyango Wezasekhaya, noma kunoma yiliphi inxusa laseNingizimu Afrika, emishini noma ehhovisi likammeli kazwelonke.

**5**

Umbiko Wokushona (i-Form BI-1680) uzokhishwa ngumuntu ogunyaziwe ngemuva kokubhaliswa kwesifo. Abantu abagunyaziwe babandakanya amalungu e-SAPS, abangcwabi abasemthethweni noma abaholi bendabuko.

**6**

UMnyango Wezasekhaya uzokhipha isitifiketi sokushona esifingqiwe mahhala ngalo lolosuku lokubhaliswa kwesifo. Isitifiketi sokushona esifingqiwe singatholakala ngokugcwalisa i-Form BI-132.

**7**

Qaphela ukuthi lapha eNingizimu Afrika, awuvumelekile umngcwabo ozokwenziwa ingekho incwadi yokungcwaba eqinisekisiwe (i-Form BI-14).



# Umshwalense wokungcwaba noWempilo



## Ziyini izinzuzo zokuba nomshwalense?

Imishwalense yokungcwaba kanye neyempilo yenzelwe ukuthi ikhokhe isamba semali uma eshona lowo onomshwalense, lapho umndeni uzobe uludinga kakhulu usizo lwezezimali.

**1** Umshwalense womngcwabo ukunika ukuthula kwengqondo, wazi ukuthi umndeni wakho uzokwazi ukubhekana nezindleko zakho zomngcwabo.

**2** Iningi lemishwalense yokungcwaba esiyazenzela igama elihle, inikezela ngezinhlelo ezingabizi kakhulu ezihambelana nezidingo zomuntu ngamunye, nesimo sakhe sezezimali.

**3** Kunezinhlabo eziningi nezahlukahlukene zemishwalense. Ungazithathela owakho, noma ukhave wena nowakwakho kanye namalungu omndeni. Ungakwazi nokukhava o-anti bakho, omalume ngisho nabangani bakho.

# Lubiza malini uhlelo lokungcwaba?

**Izimali zomshwalense wokungcwaba ezikhokhwa inyanga nenyanga zingehluka kakhulu. Inani olikhokhayo liya ngenani lekhava oyikhethile, nokuthi ubani okhethe ukumkhava, nokuthi ziyini izinzuzo zalezo zihlelo.**

Xhumana nemishwalense esiyazenzela igama elihle, bese uqhathanisa imali ekhokhwa inyanga nenyanga nezinzuzo ozitholayo.

Kufanele uhlale uyifunda leyo mibhalo emncane ngaphambi kokuthi uthathe umshwalense wokungcwaba noma wempilo.

Kuzofanele uthole imininingwane ebalulekile, njengokuthi ngabe iqala nini ukusebenza ikhava egcwele, kweminye imishwalense kuba nesikhathi sokulinda, ngaphambi kokuthi ukwazi ukuhlomula ngokugcwele kuyona.

Khumbula ukuthi imishwalense eminingi ayikhokhi uma umuntu eshone ngesezo esingukwephula umthetho.

Qinisekisa ukuthi ukhetha izindlalifa ezifanele.

Isibonelo, uma ukhetha ingane yakho engaphansi kweminyaka engu-18, ngokomthetho, umshwalense wokungcwaba kuyodingeka ukuthi leso samba semali sikhokhelwe umgcini mafa okhethiwe ngokomthetho.

## Izinzuzo ezengeziwe:

Ngaphandle kwenzuzo yokukhokha isamba semali, uhlelo oluphelele lomshwalense wokungcwaba, lomshwalense osezazenzela igama elihle, uvame ukufaka nezinye izinzuzo, ezinjengo:

- 1 Ukhokhelwa engakapheli amahora angu-24 uma onke amaphepha egcwaliswe ngokuyikho.
- 2 Uthola inani elithile le-airtime lapho ufaka isicelo
- 3 Inzuzo ye-grosa
- 4 Uthola usizo lokuxhunyaniswa nabangcwabi asebazenzela igama elihle.
- 5 Bayakusiza ngokukuhlelela ukululwekwa ngokomqondo uma kunesidingo.



# Uku-kleyma(claim) emshwalensini

Uma kushona othandiweyo wakho, kuzodingeka ukuthi ufune noma yimuphi umshwalense kamufi wokungcwaba noma wempilo, bese uxhumana nomshwalense okulungele.

Bazokwazisa ukuthi yimaphi amaphepha abazowadinga, ukuze umsebenzi wokuhlolwa kwe kleymu yakho uzoqala.



**Uwena ungasiza ekwenzeni ukuthi lusheshe uhlelo lokuhlola ikleymu, ngokubalungisela lamaphepha alandelayo:**

- 1** Ikhophi eqinisekisiwe yesitifiketi sokushona
- 2** Amakhophi aqinisekisiwe e-ID kamufi
- 3** Amakhophi aqinisekisiwe e-ID yendlalifa

- 4** Imininingwane yasebhange yalowo oyindlalifa

Sicela ukhumbule ukuthi abahlinzeki bekhava, kungenzeka bafune olunye futhi ulwazi noma amaphepha, lokho kuzoya ngesimo salowo muntu, ukuze ikeymu ikwazi ukuhlolwa.

# Ukuphathwa kwefa lalowo oshonile

## Liyini 'ifa'?

Ifa, yisamba sayo yonke impahla yakho (konke onakho) sekukhishwe izikweletu zakho (konke okukweletayo).

Ifa lingakhiwa impahla yakho engasuseki (indlu) nempahla ehambayo (imoto), izimali ezilondoloziwe, imali yakho esebhange, umholo ongakawukhokhelwa kanye namasheya ebhizinisi.

## Uyini 'umabi wamafa'?

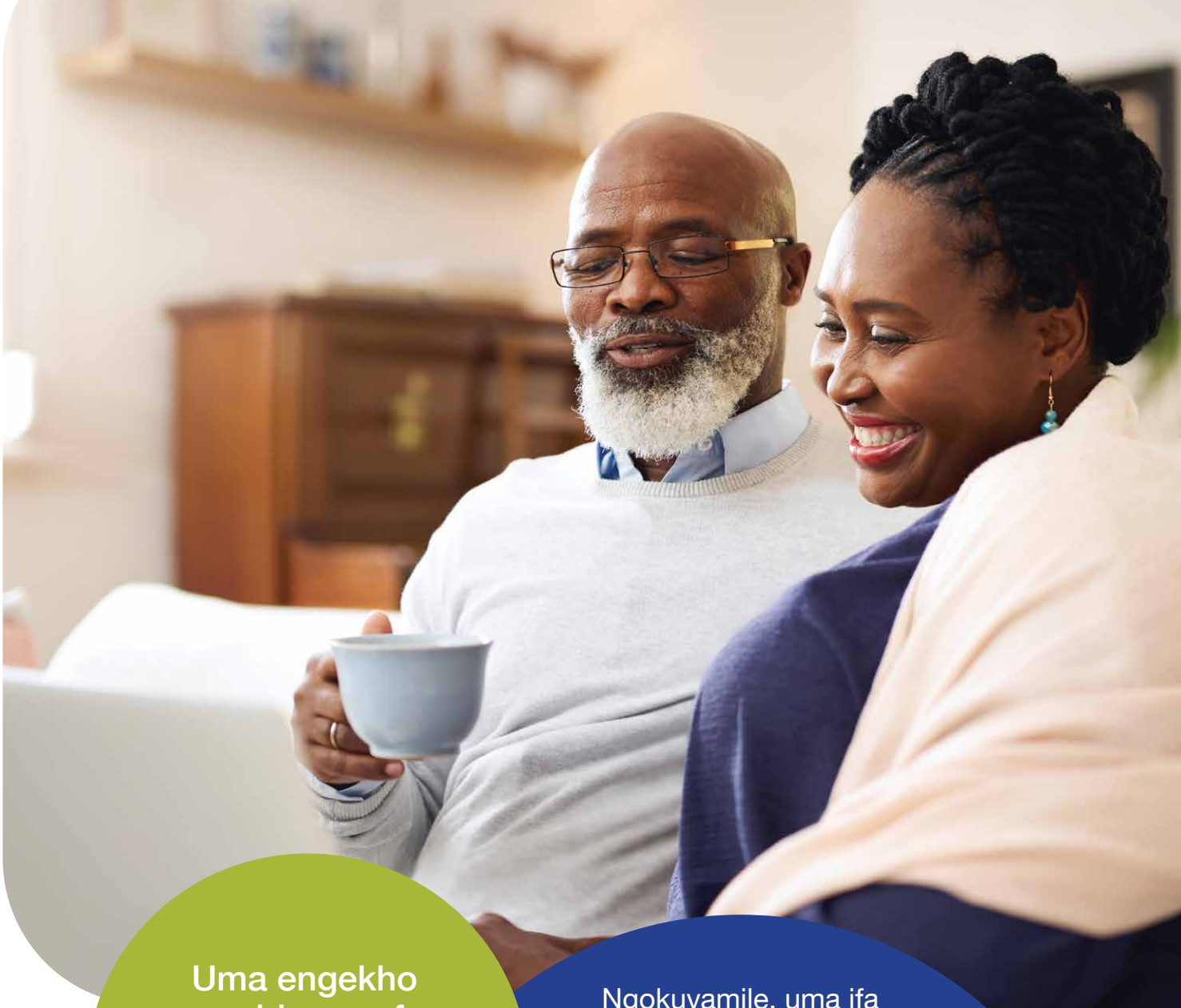
I-executor ulimi lomthetho lomuntu / abantu / isikhungo abakhethelwe ukufeza izifiso zikamufi. Kungaba umuntu othembekile (umngani noma ilungu lomnden) noma isikhungo sezezimali.

Kungumsebenzi womabi wefa ukwenza lokhu:

- 1 Ukumela ifa lakho
- 2 Ukuthatha impahla kamufi yabelwe izindlalifa ezibaluliwe.
- 3 Ukubala nokukhokha intela yefa
- 4 ukuqinisekisa ukuthi imibhalo esemafayileni iyiyo futhi ikulabo abayiziphathimandla abafanele.
- 5 Ukuqoqa izimali bese enza uhlelo lokukhokha
- 6 Ukuvuma noma ungawavumi amakleym alabo obakweletayo.
- 7 ukuthola iminingwane yalaba abangahle babe yizindlalifa.

Ifa, yiyona yonke impahla yakho (konke onakho) sekukhishwe izikweletu zakho (konke okukweletayo).

Ifa lingakhiwa impahla yakho engasuseki (indlu) nempahla ehambayo (imoto), izimali ezilondoloziwe, imali yakho esebhange, umholo ongakawukhokhelwa kanye namasheya ebhizinisi.



Uma engekho  
umabi wamafa  
okhethiwe, inkantolo  
izokhetha umabi wefa  
ozolinakekela ifa.

Ngokuvamile, uma ifa  
lingenazo izinkinga,  
ukuvala ifayela likamufi  
kungathatha izinyanga

*ezingu-9  
kuye  
kwezingu-12*



## Ngokwejwayelekile nazi izindleko ezikhokhwayo uma ngabe kuvalwa ifayela lefa:

- 1 Izindleko zokukhangisa
- 2 Izimali zokuqhuba umsebenzi
- 3 Amanani nezintela
- 4 Izindleko zamajaji
- 5 Izintela
- 6 Izikweletu (isb. Isikweletu sendlu, i-overdraft, ama-credit card, izikweletu zasezitolo)

- 7 Izindleko zokwelashwa
- 8 Imali yesondlo kanye nezimali esezengezekile
- 9 Izindleko zomngcwabo
- 10 Izindleko zomabi wefa


Lezi zindleko zikhokhwa ngemali yefa lakho. Uma ingekho imali eyanele yokukhokhela yonke into efeni lakho, umabi wefa angathengisa impahla yakho noma acele labo abayizindlalifa zakho ukuba bakhokhe izindleko.

Kwezinye izimo, lowo obukade ushade naye, kuzodingeka ukuba akhokhele izindleko zokuphila. Bangakhulumisana nomabi wefa ukuthi abasize ngokudedela imali ethile. Lesi isikhathi esihlale sinzima, njengoba kwesinye isikhathi kungathatha izinyanga eziningi ukuvala ifayela lefa loseshonile.

### Okubalulekile:

Zonke izimali zikamufi oshonile (kanye nama-akhawunti omlingani wakhe uma ngabe umshado wabo uhlanganisa amafa), zizofakwa kwi akhawunti yasebhangeni entsha.

Kwezinye izimo, umlingani kamufi kungenzeka adinge imali angaphila ngayo, uma kunjalo kungaxhonyanwa nomabi wefa, ukuze asize ngokuthi kube khona imali engatholakala. Sihlale sinzima lesi sikhathi, njengoba lokho kungathatha izinyanga ukuvala ifayela longasekho.



# Kwenzekani uma ingekho incwadi yefa (i-Will)?

Uma umufi eshone engayenzanga incwadi yefa (i-Will), noma ingatholakali i-Will), lokho kubizwa nge-intestate.

UMaster of the High Court ekhetha umabi wefa lalowo oshonile.

**Ezimweni eziningi ifa lizohlukaniswa ngalezi zindlela ezilandelayo:**

- Uma umufi eshiye umlingani wakhe nezingane, ngalokho, bazohlukaniselana ifa (umlingani uvame ukuthola okuthe xaxa kunezingane, njengoba bezodinga ukuhlela zonke izindleko zokuphila).
- Uma umufi eshiye umlingani wakhe, kodwa bengenazo izingane, umlingani wakhe kuba ngelakhe lonke ifa.
- Uma umufi eshiye izingane zodwa, kodwa engashadile, ifa kuzoba elezingane.

**Uma izingane zineminyaka engaphansi kuka-18, ifa lazo lizokwenganyelwa i-trust (abagcini mafa), lokho kuzokwenganyelwa umabi wefa okhethiwe, zize zibe neminyaka engu-18 lezizingane, noma uma sezinalayo minyaka yobudala ebhalwe kwi-Will.**

# Ama-akhawunti asebhange amisiwe

## Kungani amabhange emisa ama-akhawunti kamufi?

Uma sekubikiwe ukuthi umuntu ushonile, amabhange azowamisa onke ama-akhawunti kamufi asebhange, noma ngabe ushade ngomshado ohlanganisa amafa, noma ngabe banama-akhawunti asebhange ahlanganisiwe, nawo ayamiswa.

Amabhange ayalelwa ngumthetho ukuthi amise ama-akhawunti ngoba ayingxenywe yefa yalowo oshonile.

Amabhange abuye awamise ama-akhawunti, ukuze imali

ingakhwabaniseki, ngoba kunengozi yokuthi kungaba khona ozama ukungena kwi-akhawunti kamufi.

Okubalulekile: Kufanele uwazi ama-debit order adonswa kwi-akhawunti yebhange likamufi, kubalwa ama-akhawunti kamasipala, ama-contract ama-cell phone, i-medical aid, imishwalense njil. Kuzodingeka ukuba ukhulumisane nezinkampani ukuze zimise ukudonswa kwama-debit order kwi-akhawunti kungadingekile.

### **Okubalulekile:**

Kufanele uwazi ama-debit order adonswa kwi-akhawunti yebhange likamufi, kubalwa ama-akhawunti kamasipala, ama-contract ama-cell phone, i-medical aid, imishwalense njil. Kuzodingeka ukuba ukhulumisane nezinkampani ukuze zimise ukudonswa kwama-debit order kwi-akhawunti kungadingekile.

Ufinyelela kanjani ezimalini ezikwi akhawunti yasebhange emisiwe.

Ukuvala ifayela lefa lalowo ongasekho, kungathatha izinyanga ngisho iminyaka imbala.

Lesi yisikhathi esihlale siba nzima emndenini osele, ngoba bazodinga imali yokukhokhela izindleko zokuphila ezinjenge-grosa nemali yesikole.

Ungaqinisekisa kanjani ukuthi unemali eyanele yokuziphilisa.

Ukuze ukwazi ukufinyelela emalini esekhawuntini yasebhange emisiwe, ibhange lizodinga ukuthi amalungu omndeni ayokhulumisana no-Master of the Court, ozokhipha incwadi eyalela amabhange ukuba akhulule isamba semali okuvunyelwane ngaso, ukuze umndeni uzokwazi ukukhokhela izindleko zomngcwabo. Lokhu kuvamise ukusetshenzwa yilowo ongumabi wefa.

**Yingakho kuyinto encomekayo ukuthi umuntu ahlale enawo umshwalense wokungcwaba nowempilo.**

Iseluleko Semali: Bhekelela ingomuso, uzame ukuthi kube khona imali oyongayo njalo ngenyanga kwenye i akhawunti yasebhange, ukuze ikusize ngezindleko zomngcwabo, wena nomndeni wakho nikwazi ukukhokhela izindleko zokuphila.



# Uhla Olungumhlahlandlela Wakho Ngemuva Kokushonelwa kanye Nokuhlela Umngcwabo.

- |   |   |
|---|---|
| Khetha abangcwabi asebezenzele igama elihle <input type="checkbox"/>  | Khetha izimbali <input type="checkbox"/>  |
| Hlangana nomqondisi womngcwabo <input type="checkbox"/>   | Thatha isinqumo sokuthi uzowadinga yini amacembe ezimbali <input type="checkbox"/>                  |
| Thola i-ID kamufi eyi-smartcard noma ibhukwana le-ID eluhlaza ene-barcode, bese wenza amakhophi ayo aqinisekisiwe. <input type="checkbox"/>                                   | Linganisa isibalo sabantu abazokuba semngcwabeni <input type="checkbox"/>                           |
| Kulandele i-ID eyi-smartcard noma ibhukwana le-ID eluhlaza ene-barcode yesihlobo esiseduze. <input type="checkbox"/>  | Hlela amakhandlela nokukhanyiswa kwawo <input type="checkbox"/>                                     |
| Umshwalense womngcwabo (uma ukhona) <input type="checkbox"/>  | Hlela iziphuzo <input type="checkbox"/>   |
| Isitifiketi somshado (sidingwa yinkampani yomshwalense uma ukhona umshwalense) <input type="checkbox"/>   | Hlela ukudla kanye nabapheki <input type="checkbox"/>   |
| Isithombe sikamufi uma kungenzeka ufune si-printwe ukuze sizofakwa entweni ezokuba yisikhumbuzo noma uzosifaka emaphepheni oku printwe kuwo amaculo. <input type="checkbox"/> | Khetha amaculo bese u-printa emaphepheni <input type="checkbox"/>                                   |
| Thola Isitifiketi Sokushona bese wenza amakhophi aqinisekisiwe <input type="checkbox"/>   | Lungisa uhlelo lwenkonzo <input type="checkbox"/>   |
| Thatha noma iyiphi imishwalense yokungcwaba uyise kubangcwabi abafanele. <input type="checkbox"/>   | Khetha umculo <input type="checkbox"/>  |
| Hlela inkonzo yomngcwabo <input type="checkbox"/>   | Khetha itshe lesikhumbuzo <input type="checkbox"/>  |
| Hlela ukugcinwa kwesidumbu sikamufi <input type="checkbox"/>  | Khetha ithuna <input type="checkbox"/>  |
| Hlela izingubo ezizogqokiswa umufi <input type="checkbox"/>   | Khetha uphawu lwethuna nemibhalo eqoshiwe. <input type="checkbox"/>                                 |
| Khetha phakathi kokungcwaba noma ukushiswa kwesidumbu <input type="checkbox"/>  | Beka isikhathi somngcwabo nendawo yenkonzo <input type="checkbox"/>                                 |
| Khetha indawo yomngcwabo <input type="checkbox"/>   | Khetha noma iziphi izithombe ongathanda zibekwe <input type="checkbox"/>                            |
| Khetha ibhokisi lomngcwabo noma ikhasikhethi <input type="checkbox"/>   | Umfundisi noma ozophatha umngcwabo noma umholi wezenkolo ozophatha inkonzo <input type="checkbox"/> |
|   | Khetha ozokwenza inkulumo yokutusa impilo kamufi? <input type="checkbox"/>                          |

- Abaculi / abazodlala umculo
- Khetha abazobamba ibhokisi lomngcwabo
- Thatha isinqumo sokuthi ufisa kube nokudedelwa kwamajuba na
- Hlela ukuthi umngcwabo usakazwe bukhoma kulabo abangeke bakwazi ukufika
- Uma sizoshiswa isidumbu, hlela inkonzo yokushiswa kwesidumbu nesitsha (urn) sokufaka umlotha kamufi
- Hlela ukwembulwa kwetshe lesikhumbuzo
- Hlela imoto ezothwala isidumbu
- Hlela izinto ezizothutha labo abeze emngcwabeni
- Hlela izindleko eziphathelene nesiko, njengokuthengwa kwembuzi noma inkomo ezohlatshwa
- Hlela ukuthi inkonzo iphume emaphephandabeni
- Khetha imininingwane ezofakwa emlandweni kamufi

## Uhla lomhlahlandlela wokuqhuba lomsebenzi

- Thola i-ID kamufi eyi-smartcard noma ibhukwana le-ID eluhlaza ene-barcode bese wenza amakhophi aqinisekisiwe
- Thola ukuthi ngabe ikhona yini imishwalense yokungcwaba noma yempilo
- Thola ukuthi ngabe ikhona yini incwadi yefa entsha
- Yazisa imishwalense yokungcwaba nemishwalense yempilo
- Yazisa ibhange likamufi
- Yazisa umqashi kamufi Uzame nokuthola ukuthi ngabe ukhona yini umshwalense wempilo
- Khetha abangcwabi asebezenzele igama elihle ukuze bakusize ngomngcwabo
- Thola iSitifiketi Sokungcwaba bese wenza namakhophi aqinisekisiwe
- Xhumana nabaphathi befa loshonile (uma esevele ekhona owakhethwa)
- Xhumana nezinkampani / izikhungo ezidonsa ama-debit order kwi akhawunti kamufi yasebhange, bese ubacela ukuthi bawavale lawo ma-debit order

# Izinombolo zokuxhumana ezibalulekile nama-website azokusiza



## Clientèle

### I-ER24

Izimo Eziphuthumayo (SA)

084 124

Izimo eziphuthumayo (Zamazwe Omhlaba)

+27 10 205 3000

Aeromedical: 24/7 flight desk

+27 10 205 3588

### I-NetCare

Izimo eziphuthumayo zezokwelapha kuphela

082 911 kuphela

Izinhlelo zokwelapha eziphuthumayo zendiza

enophephela emhlané

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I-ambulensi Yasemoyeni

+27 10 209 8392

Izinhlelo zamakhasimende

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### South African Police Services (SAPS)

10111

### Uhlelo Lwama-Ambulensi

AseNingizimu Afrika Kazwelonke

10177

### UMnyango Wezasekhaya

0800 60 11 90

[www.dha.gov.za](http://www.dha.gov.za)

### I-website Yezitifiketi Zokushona

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

## Clientèle

[www.clientele.co.za](http://www.clientele.co.za)

### Life

[services@clientele.co.za](mailto:services@clientele.co.za)

### I-Legal

[legalservices@clientele.co.za](mailto:legalservices@clientele.co.za)

### Shayela ku

011 320 3000

Amahora Okusebenza

UMsombuluko - NgoLwesihlanu

08h00-17h00

NgeMgqibelo

08h00-12h00

Uma ufisa ukuthola isilinganiso esenzelwe wena somshwalense womngcwabo ovela eClientèle

SMSa igama elithi **FUNERAL** ku-**45487**

Umeluleki wethu onobungani uzokushayela ucingo.  
(Kusebenza amanani ajwayelekile)

Ngokuthumela i-SMS, uyavuma ukuthi u-Clientele acubungule futhi agcine imininingwane yokho yangasese ngokuhambisana nenqubomgomo yethu yangasese etholakala ku- [www.clientele.co.za](http://www.clientele.co.za). I-Clientèle Life Assurance Company Limited ngabaphathi bezinhlelo zezimali abasemthethweni nabanikazi bemishwalense abagunyaziwe: FSP 15268. Lelibhukwane elokuthola ulwazi kodwa okungaphakathi kulo akuyithathi indawo yezeluleko zezimali.