

## **LOSING A LOVED ONE IN BALI: A PERSONAL ACCOUNT AND WHAT WE ALL NEED TO KNOW BY IMA DEVILLE**

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Losing a loved one is a tragedy for families and friends and when it happens far away from home, it is important to know what to do and who will be able to help. With an increasing number of tourists, a steadily growing number of foreign residents and more retirees opting for the hospitable climate and lower cost of living, more foreigners will pass away in Bali than ever before.

A personal experience:

To put certain issues into perspective, the experience of a long term resident following the passing away of her partner is worth recounting to our readers. When Margaret's partner started feeling sick over a year ago, she obviously did not expect such a fatal outcome. When after 10 days of being sick, on a bleak morning, the doctor broke the sad news that John had died, Margaret certainly was not prepared for what was going to follow.

The bills still had to be paid for the doctors' visits, tests and screenings, hospitals services and morgue services. All of these were a major financial strain as the couple had no health insurance. Margaret tried to withdraw the money left from John's account but was not allowed as they were de facto partners (common-law husband and wife), a status not recognized by the Indonesian law. Similarly she couldn't obtain financial help from their consulate who could only recommend the services of an undertaker. When the funeral agency quoted 22 million for the

cremation, Margaret could not even scrape the back of the drawer to raise this amount. Her friends and acquaintances showed more embarrassment than true devotion at that stage but, fortunately, a work acquaintance and her assistant, obtained a cremation for 8 million rupiahs and gathered the money by asking for donations from people who had known John and Margaret. The services she had for this amount were meager and the funeral was poorly attended. Balinese friends explained that the ashes could not be taken back home but must be scattered in the sea on that same evening. That was also a desolate experience. Margaret's mourning was not made easier by the lack of support from family, financial difficulties and what she describes as unprofessionalism or lack of standards from the services she needed.

**A travel or international medical insurance: a must**

Travel or international health insurance normally cover the costs of cremation and repatriation of mortal remains to the country of origin. In most cases insurance companies deal with a reputable funeral and professional agency to relieve overwhelming and unnecessary stress. It is easy to slip into the Bali mode and live frugally without a decent insurance coverage but the importance of that safety cushion cannot be over stressed. Some companies may cover the cost of a compassionate trip from a member of the immediate family and certain airlines offer lower compassionate bereavement fares. On a warning note, a death due to a motorbike accident when the rider has no valid license or has not been wearing a helmet, is sometimes not covered by the insurance.

What happens when the person passes away?

Wherever the death occurs, you will need a medical officer to certify the death and you will then need to gather the following information: full name, date of birth, passport number, place and date of issue, next-of-kin, whether they were suffering from any communicable illness, whether they had travel insurance and if so, the name and contact details of the company. If the person had an accident, the people present need to call the police and an ambulance to take the person to a hospital. Your consulate can advise you on which hospitals are recommended. If evacuation is being arranged and the patient dies prior to evacuation, a good hospital such as SOS would have staff on hand to assist the family/relatives. Most bodies end up in the mortuary in Sanglah, (Singaraja and Tabanan also have a morgue) and anyone who has experienced it will agree that it is not an ideal place for someone to view a loved one. There is no viewing room and the place is not well kept.

Who to inform?

The family needs to be contacted as soon as possible as they sometimes have to contact the insurance company if the person was alone in Bali and they often have to arrange their trip to Bali. The spouse, children or relatives have to decide if the deceased person will be cremated or repatriated. Some consulates, such as the French consulate, can hold a letter expressing the last wishes of their registered members. The family can waive the right to have an autopsy if they would prefer not to but the consulate, the funeral director or themselves have to explicitly tell the police.

The consulate/embassy should be notified as soon as possible as they need to handle the passport issues and legal documents such as the official death certificate and the process can take around two weeks. Most consulates usually ask one of their local staff to assist families. Consulates hold copies of your passport if you are registered with them. A consulate can also start the

process of looking for the family of the deceased person if he/she was alone. They will not give financial help but will help you liaise with the legal and administrative process here in Indonesia and help obtaining translations of legal documents. They often advise families about the estimated cost of local burial, local cremation, transport of mortal remains and estimate the cost of transporting any personal property. When there is evidence of suspicious circumstances around the death, consulates can suggest the best way to raise concerns with the local authorities but they cannot investigate themselves.

The insurance may appoint a company, such as International SOS or a funeral director to liaise with the police, the consulate/embassy and to arrange any paperwork, accommodation for family etc. They may also ask for quotes from the undertakers on the island and choose one funeral agency to provide their services but they will often respond to the recommendations of consulates.

What does the funeral director do?

The funeral director, also called undertaker, takes care of everything once he receives the power of attorney from the family. He gathers all the information and legal documents required from the police, the hospital, the civil registry office, the consulate, immigration and the insurance company. In case of repatriation of mortal remains, he liaises with a custom agent, a cargo agent and the Health Department. Different nationalities have different safety requirements for repatriation. For example some countries require a metal lined coffin and witnesses when they seal the coffin according to the legal method of these

countries. For cremations, the funeral director takes care of the coffin, the cremation itself, the ash urn, the documentation, the city morgue charges and the round transportation from the morgue in Sanglah to the crematorium and to the airport or the place to scatter the ashes. There are two crematoriums in Taman Mumbul in Nusa Dua, an older one (Kertha Semadi Krematorium in Chinese Cemetary) and a newer and more modern one (Cremation Center in Christian Cemetary). If you live in Bali, it is also possible to discuss and plan your last wishes with the funeral director beforehand, plan financially and relieve your family of the decision-making process and logistics of your funeral. There are two funeral agencies in Bali: the Antar Bangsa in Pemogan and Rumah Daka RSDA in Denpasar. We have interviewed Rumah Daka RSDA for this article. This agency comes highly recommended by hospital managers and consulates.

At the crematorium

The family can choose to have a religious ceremony and ask for a Hindu, Catholic or Protestant priest. Muslims prefer to be buried the same day they die. Many foreign families opt for a simple Hindu ceremony. A foreigner who is not a fully converted Hindu associated with a Banjar cannot consider a picturesque Hindu cremation as we often see here in Bali.

For families wishing to have a special ceremony with extra flowers, balloons, decorations, music, a gamelan, a DJ or even birds, the funeral director will recommend an event organizer. Families can contact a funeral service celebrant. Rumah Daka RSAD funeral agency works with a compassionate foreign person who acts as a civil celebrant. This service can be performed at the

crematorium or at the private rooms of the funeral agency. This person is an English native speaker and she offers to the family and close friends kind words and empathy and makes a time to gently discuss some areas of importance to enable herself to craft a booklet for the service with appropriate text. She takes into consideration whether religion is an important factor; gathers a brief background of the deceased person, a recent photograph, special music/songs to be played, person(s) that would speak at the service on behalf of family/friends. She organizes fresh flowers, candles and help with any other special request. Her role is to make the family feel comfortable and to insure that the service is conducted with reverence, empathy and displays the highest of ethical and professional standards.

### The ashes

What happens to the ashes is complex because of the Balinese belief that the spirit of the deceased remains where the ashes are. For this reason, it is technically not allowed to bring the ashes back home. If you are a resident and own your house, you can repatriate the ashes to your home but the neighbours and the banjar will expect you to have a big ceremony at a later date. If you are a tourist or a resident in rented accommodation, the banjar will be opposed to bringing the ashes, that is the spirit, home. In rare circumstances, the owner of your house might agree but you will have to commit to having and paying for a ceremony at a later stage to purify the house. Therefore ashes can either be kept at the crematorium or at the funeral agency. Some families decide to bring them back home themselves with all the documentation prepared by the undertaker or the transfer

of the ashes to the main airport of the country of origin can also be arranged by the undertaker but someone from the family will have to collect them from the airport. If you decide to scatter the ashes in the sea and if you are a non-resident, Matahari Terbit, north of Sindhu Beach in Sanur is the only option and you will need to hire a boat that will take you to where it is allowed to scatter the ashes. Residents may also ask the banjar for permission to scatter the ashes in Bandung on the beach. Finally, some expatriates decide to be buried but it is a less common practice.

How much does it all cost?

The cost of repatriation of mortal remains varies according to destination and it ranges from US\$3500 to US\$5500. A cremation ranges from US\$2000 to US\$3000. A simple Hindu ceremony costs in the region of 2 million Rupiah and families will give the priest of their faith a donation. The services of a funeral civil celebrant cost US\$300 and a special ceremony by an event organizer can cost up to US\$1500, depending on the wishes of the family. Sending ashes back home cost US\$500. A place in the Christian cemetery (sometimes hard to get) costs US\$1500 for 10 years only. The rates mentioned above are for indication only and families need to contact a funeral director to assess their particular situation.

We can all be faced with this important issue during our time in Bali. Planning ahead for the future, being registered at your consulate, having a decent insurance plan, discussing your wishes with your family and having a financial safety cushion are all

important precautions to help your family in a difficult time when they have lost a loved one.

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