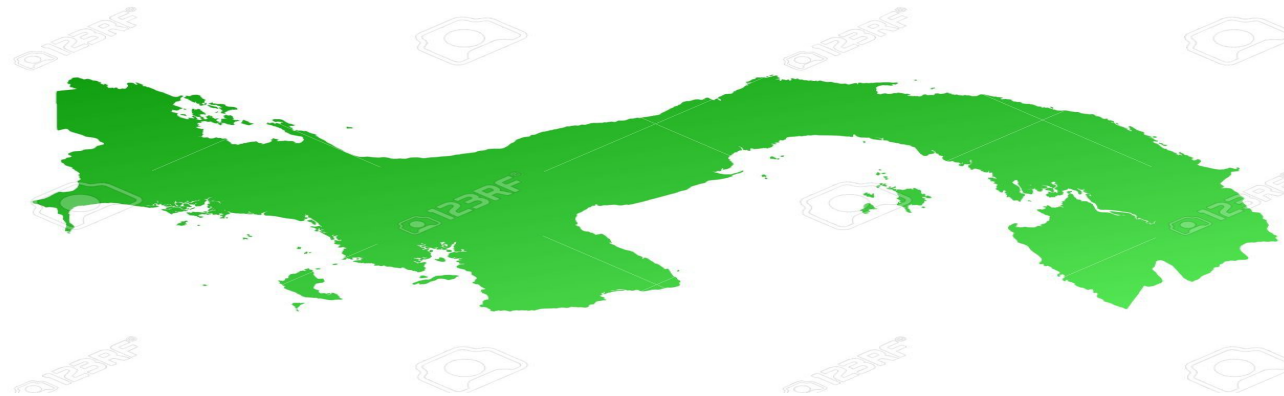




IRMA C. SMITH

WE ARE HERE TO HELP

Nothing is simple in Panama  
Unless you know and speak great Spanish and  
understand the laws — which change daily and are not , at  
all the same,  
nor even similar, to the USA laws or laws from whatever  
country you hail.  
Nor are they the same in various provinces of Panama.



# IF YOU ARE HERE IS BECAUSE YOU WANT TO KNOW MORE.



- Depending on the type of insurance you bring from abroad OR THE ONE THAT YOU MIGHT HAVE HERE
- List of Hospitals and clinics in Chiriquí and Panama that you can access to save money
- EXPEDITE your medical process , and to pay not only the minimum but a reasonable price for it.
- Get a guide on insurance that really fits your needs, and do not overpay  
Know fully the benefits of insurance purchased or those you are interested in purchasing.
- Know how to reduce costs on hospital expenses and medical fees.

# Insurance

- ▶ HOME
- ▶ CAR
- ▶ HEALTH
- ▶ Risk



# HOME INSURANCE

- They can be divided into content, civil liability.
- ▶ Did you know that your Gardner, maid and also pets are covered with this insurance?
- ▶ What you need to do in order to apply for it?
- ▶ List of content , with the aproximate Price or invoices.
- ▶ Your rental contract , a copy of it, if you are the owner you may have to present the registration of your house.
- ▶ The yearly payment goes around the value and it various from \$100 to \$150.00

# CAR INSURANCE

- BRAND NEW CAR
- CARS IN PANAMA AFTER 8 YEARS OLD, most of the Insurance Company will not give full coverage , we might get one or two companies that will do so , but after an inspection.
- FULL COVERAGE:
  - BODY INJURY.....100k
  - DAMAGE TO HARBOR PROPERTY...300k
  - MEDICAL ASSISTANCE....10k ... PER PERSON (PER SEAT)
  - COLLISION AND SPILL (VALUE OF THE CAR)
  - COMPREHENSIVE(VALUE OF THE CAR)
  - FIRE (VALUE OF THE CAR)
  - STOLE (VALUE OF THE CAR)
  - ACCIDENTAL DEATH....2K PER, PERSON IN THE CAR.

# CARS AFTER 8 OR TEN YEARS OLD

- ▶ **Third party**
- ▶ Third party provides the lowest level of car insurance cover. It insures you against damage to another person's car or injury to them, however it doesn't cover your car should it need to be repaired or replaced.

# Things that you should know about health Care in Panama THE CITY VS CHIRIQUI

- ▶ Private Hospitals :
- ▶ Platinum care and services
- ▶ Hospital Punta Pacifica
- ▶ Paitilla Hospital
- ▶ Hospital Nacional
- ▶ Hospital Santa Fe
- ▶ PRIVATE HOSPITAL in Chiriqui
- ▶ CHIRIQUI HOSPITAL
- ▶ MAE LEWIS
- ▶ CLINICA CATTAN
- ▶ COOPERTIVO
- ▶ SMALL CLINICS IN BOQUETE AND ALSO IN DAVID.



# Death process..??

- ▶ Procedures in cases of death
- ▶ General power
- ▶ Monthly Funeral
- ▶ Expatriation of the body
- ▶ Telephones and contacts required for each process



# FOR USA EXPAT

- ▶ Even if no assistance is needed in making funeral arrangements, the death of an American citizen, whether resident or tourist in Panama, should be reported to the ACS Unit so that a Report of Death of an American Citizen Abroad can be issued. This document is usually necessary to settle legal and estate matters in the United States. The Report provides the essential facts concerning the death of a U.S. citizen and is based on the Panamanian death certificate.
- ▶ U.S. Embassy Panama City  
Building 783, Demetrio Basilio Lakas Avenue  
Clayton, Panama  
Phone: (507) 317-5000  
Email: [panamaweb@state.gov](mailto:panamaweb@state.gov)

# UK BRITISH EXPAT

- ▶ **British Embassy Panama City**
- ▶ British Embassy  
Humboldt Tower, 4th Floor  
Calle 53, Marbella  
(PO Box 0816-07946)  
Panama City  
Panama
- ▶ Email [panama.consulate@fco.gov.uk](mailto:panama.consulate@fco.gov.uk)
- ▶ Switchboard (507) 297 6550
- ▶ Facsimile (507) 297 6588
- ▶ Office hours:  
Monday to Thursday 7:30am to 4:30pm  
Friday 7:30am to 12:30pm
- ▶ Access and opening times

# CANADIANS EXPATS



- ▶ **Mailing address:**  
Canadian Embassy  
Apartado 0832-2446  
Estafeta World Trade Center  
Panama, Republic of Panama
- ▶ **Tel.:** (011 507) 294-2500  
**Fax:** (011 507) 294-2514  
**Email:**  
[panam@international.gc.ca](mailto:panam@international.gc.ca)
- ▶ **Hours of operation:**  
Monday - Friday: 8:30 a.m. - 1:00 p.m