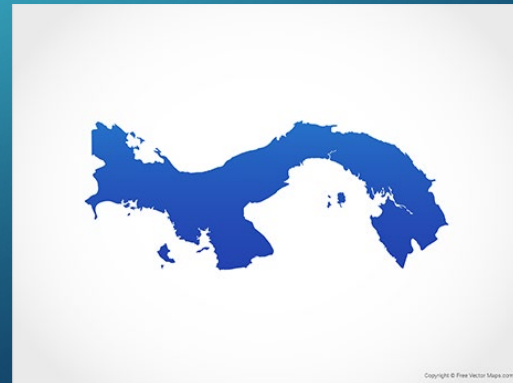


# HEALTH INSURANCE PROTECTION

## BEST HEALTH INSURANCE OPTIONS

(FOR PANAMA & LATIN AMERICA)



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## BEFORE WE START ...



- 40+ years assisting customers with Health Insurance Protection
- University of Texas
- London School of Economics
- Mutual of Omaha
- Family Brokerage Firm
- Seattle & Vancouver
- Real Seguros
- American Bankers Insurance
- Health & Life Protection for International Customers

# WE OFFER PROTECTION



\$1,000,000

\$2,000,000

\$5,000,000

A well design Insurance Protection program  
becomes ... like a checkbook ...

# USE YOUR INSURANCE \$\$\$ to buy PROTECTION at least \$1,000,000



in case you end up  
four months in  
Intensive Care (ICU)



and facing a  
\$350,000 medical  
bill



# Purpose should be to ...

**To PROTECT YOUR SAVINGS** ... in case you need to pay for a CATASTROPHIC medical condition.

**To PROTECT YOUR HEALTH** ... by giving you access to the best Hospitals and Medical Care in the World



# Basic SUGGESTIONS

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1- At least US **\$1MM** coverage per person

2- Both **local and international** coverage

3- **100% coverage** for medical expenses, after the deductible

4- A **PREMIUM MEDICAL NETWORK** both in Panama and in other parts of the world, which includes the best hospitals and the most reputable experts

# ANNUAL DEDUCTIBLE

- Keep Premiums lowest possible
- Pay the deductible with your Credit Card (\$2,000 or \$5,000)
- Let Insurance Company pay the bulk of the Hospital bill (\$1 25,000?)

The deductible is your annual “out of pocket”

Your Maximum Potential Exposure

# HOSPITAL NETWORKS YOU WANT !

## Coverage at Best Private Hospitals in Latin America and the USA.

### • Panama?

Punta Pacifica, Paitilla, San Fernando,  
Hospital Nacional, Santa Fe, Chiriquí

### • USA?

Entry level - 450 top Hospitals

Top policies – about 4,000 top Hospitals





"House Fire Training - Te Hono" by 111 Emergency

## PRE-EXISTING CONDITION

"Hello? My house is on fire and I'd like to buy a fire insurance policy. 911?  
Nah, the government says insurance companies must cover all  
pre-existing conditions now. It's not like I should have to pay for it."

# PRE-EXISTING CONDITIONS

**Health:** You bring your health history with you.

Insurance Companies will look at your medical history and underwrite

- **Limitations** – higher deductibles
- **Exclusions** – permanent or two years

If you have been free of symptoms for:

- More 5 years ----- probably will be covered standard
- Less 5 years ----- covered full after 2 years
- Less 2 years ----- limitation or Exclusion
- **Non-Insurables conditions?** --- List of conditions

# RECOMMENDATIONS

- International Policy with access to best Hospitals of your choice
- \$2,000,000 “checkbook” or more
- Policy Renewable for LIFE
- High Annual Deductible ... \$2,000 or \$5,000
- **NO deductible for Hospitalizations in Panama**
- Open Network of Hospitals and Doctors

The background is a blue gradient with white circuit-like lines in the corners. The text is centered and reads:

FOR QUOTES AND MORE  
INFORMATION:

SEND US  
YOUR NAME(S) &  
AGE(S)

[info@adgseguros.com.pa](mailto:info@adgseguros.com.pa)

The background is a solid teal color with a subtle gradient. In the four corners, there are decorative white line-art elements resembling circuit traces or a network diagram. These lines connect to small white circles, creating a sense of connectivity and technology.

**FIRE INSURANCE PROTECTION?**  
**BUILDING**  
**CONTENTS (BELONGINGS)**

**LIABILITY INSURANCE PROTECTION?**

## Example: Fire Insurance on Apartment \$315,000

COBERTURAS		LIMITE DE RESPONSABILIDAD	PRIMA		
INCENDIO Y/O RAYO / EDIFICIO		B/. 315,000.00	B/. 283.50		
IMPACTO DE VEHICULOS TERRESTRES O AEREOS		B/. 315,000.00	B/. 0.00		
INCENDIO Y DAÑO DIRECTO POR EXPLOSION		B/. 315,000.00	B/. 0.00		
TERREMOTO		B/. 315,000.00	B/. 31.50		
VENDAVAL		B/. 315,000.00	B/. 0.00		
INUNDACION Y DAÑOS POR AGUA		B/. 315,000.00	B/. 0.00		
INCENDIO Y DAÑO DIRECTO POR DESORDENES PUBLICOS		B/. 315,000.00	B/. 0.00		
DAÑO DIRECTO POR MALDAD		B/. 315,000.00	B/. 0.00		
REMOCION DE ESCOMBROS			B/. 0.00		
DAÑOS POR HUMO		B/. 315,000.00	B/. 0.00		
CLAUSULA DE NO CONTROL		B/. 315,000.00	B/. 0.00		
CONFLAGRACION		B/. 315,000.00	B/. 0.00		
MEJORAS, ADICIONES Y REPARACIONES		B/. 315,000.00	B/. 0.00		
EXCLUSION DE TERRORISMO			B/. 0.00		
ESTRUCTURAS AUXILIARES FIJAS		B/. 20,000.00	B/. 0.00		
SUBLIMITE PROPIEDAD FIJA FUERA DEL LOCAL		B/. 2,500.00	B/. 0.00		
CAIDA DE ARBOLES		B/. 31,500.00	B/. 0.00		
DAÑOS POR ROBO A ELEMENTOS DEL EDIFICIO		B/. 25,000.00	B/. 0.00		
DAÑOS A INSTALACIONES ELECTRICAS		B/. 2,000.00	B/. 0.00		
			Sub-Total: B/. 315.00		
			Impuesto: B/. 15.75		
			<b>Total: B/. 330.75</b>		
<b>FRECUENCIA DE PAGO:</b> UNA CUOTA A LA VISTA		<b>FORMA DE PAGO:</b> EFECTIVO			
<b>PLAN DE PAGO DE LA PÓLIZA</b>					
<b>CUOTA</b>	<b>FECHA DE VENCIMIENTO</b>	<b>PRIMA TOTAL</b>	<b>CUOTA</b>	<b>FECHA DE VENCIMIENTO</b>	<b>PRIMA TOTAL</b>

\$1 per \$1,000 ...

Contents  
\$30,000  
(belongings)

\$5 per \$1,000)

COBERTURAS	LIMITE DE RESPONSABILIDAD	PRIMA
EQUIPO ELECTRONICO	B/. 3,000.00	B/. 0.00
ROBO POR FORZAMIENTO	B/. 7,500.00	B/. 0.00
DAÑOS POR MALDAD	B/. 30,000.00	B/. 0.00
ROBO EMPLEADA DOMESTICA	B/. 100.00	B/. 0.00
ROTURA DE CRISTALES Y LETREROS	B/. 3,000.00	B/. 0.00
EXCLUSION DE TERRORISMO		B/. 0.00
INHABILITACION DE VIVIENDA	B/. 6,000.00	B/. 0.00
REMOCION DE ESCOMBROS	B/. 30,000.00	B/. 0.00
INUNDACION Y DAÑOS POR AGUA	B/. 30,000.00	B/. 0.00
DAÑOS POR HUMO	B/. 30,000.00	B/. 0.00
DESORDENES PUBLICOS	B/. 30,000.00	B/. 0.00
SEPELIO	B/. 1,000.00	B/. 0.00
VENDAVAL	B/. 30,000.00	B/. 0.00
EXCLUSION DE RIESGOS CIBERNETICOS		B/. 0.00
IMPACTO DE VEHICULOS TERRESTRES O AEREOS	B/. 30,000.00	B/. 0.00
CAIDA DE ARBOLES	B/. 30,000.00	B/. 0.00
PERSONAL DE SEGURIDAD (AGREGADO ANUAL)	B/. 500.00	B/. 0.00
ROBO EN ANEXOS Y TERRAZAS (10% DE LA S/A DE ROBO)	B/. 1,000.00	B/. 0.00
INCENDIO Y/O RAYO	B/. 30,000.00	B/. 135.00
ROBO TARJETA DE CREDITO (USO FRAUDULENTO)	B/. 250.00	B/. 0.00
R. CIVIL FAMILIAR, INCL. LEGAL POR INCENDIO (L.U.C)	B/. 100,000.00	B/. 0.00
JOYAS Y ALHAJAS (5% DE LA S/A DE ROBO)	B/. 500.00	B/. 0.00
EXPLOSION	B/. 30,000.00	B/. 0.00
GASTOS DE PLOMERIA (AGREGADO ANUAL)	B/. 150.00	B/. 0.00
ASALTO FUERA DE LA RESIDENCIA	B/. 500.00	B/. 0.00
ACCIDENTES PERSONALES (MUERTE E INCAPACIDAD - DESMEMBRAMIENTO)	B/. 10,000.00	B/. 0.00
PERDIDA DE EQUIPAJE	B/. 500.00	B/. 0.00
GASTOS DE ELECTRICIDAD (AGREGADO ANUAL)	B/. 150.00	B/. 0.00
ASALTO DENTRO DE LA RESIDENCIA	B/. 4,500.00	B/. 0.00
TERREMOTO	B/. 30,000.00	B/. 15.00
DAÑOS POR AGUA PROD.DE GOTEYO Y/O FILTRACIÓN	B/. 3,000.00	B/. 0.00
CONFLAGRACIÓN	B/. 30,000.00	B/. 0.00
DAÑOS COMUNES POR AGUA	B/. 3,000.00	B/. 0.00
RC PATRONAL	B/. 15,000.00	B/. 0.00
DAÑOS POR AGUA PROD.DE DERRAME O ESCAPE DE LAS INSTALACIONES DE EXT. DE IENDIO	B/. 30,000.00	B/. 0.00
DAÑOS DE INSTALACIONES ELECTRICAS	B/. 3,000.00	B/. 0.00
DAÑOS POR ROBO O INTENTO	B/. 3,000.00	B/. 0.00
RESTAURACION DE ESTETICA	B/. 3,000.00	B/. 0.00
ALBERGUE PARA MASCOTAS - MAXIMO 3 EVENTOS	B/. 250.00	B/. 0.00
GASTOS DE JARDINERIA - AGREGADO ANUAL	B/. 500.00	B/. 0.00
GASTOS DE HOTEL, LAVANDERIA, RESTAURANTE	B/. 150.00	B/. 0.00
GASTOS DE MUDANZA - AGREGADO ANUAL	B/. 10,000.00	B/. 0.00
GASTOS DE DEPOSITO	B/. 5,000.00	B/. 0.00
GASTOS MEDICOS A CONSECUENCIA DE UN INCENDIO - AGREGADO ANUAL	B/. 10,000.00	B/. 0.00
AMBULANCIA EN CASO DE UN INCENDIO - AGREGADO ANUAL	B/. 1,500.00	B/. 0.00
GASTOS DE VIGILANCIA	B/. 3,000.00	B/. 0.00
GASTOS DE LIMPIEZA	B/. 3,000.00	B/. 0.00
BIENES REFRIGERADOS	B/. 150.00	B/. 0.00
GASTOS DE CERRAJERIA POR EMERGENCIA	B/. 150.00	B/. 0.00
	Sub-Total:	B/. 150.00
	Impuesto:	B/. 7.50
	<b>Total:</b>	<b>B/. 157.50</b>

FRECUENCIA DE PAGO: UNA CUOTA A LA VISTA

FORMA DE PAGO: EFECTIVO

THANK YOU. QUESTIONS?

**Gonzalo de la Guardia**

[gdelaguardia@gmail.com](mailto:gdelaguardia@gmail.com)

**Pati de la Guardia**

[aguardia@adgseguros.com.pa](mailto:aguardia@adgseguros.com.pa)