

Home insurance and earthquakes

A checklist for your policy and a possible claim in the Republic of Panama

Free to print. Keep this sheet for yourself; no information is sent to Gallardía.

01 SAFETY AND EVENT

- ☐ Do not enter a visibly damaged building or one at risk of collapse just to take pictures.
- ☐ Record the event date and when each issue was seen, without assigning a cause yet.

Event date: _____

Property address: _____

02 POLICY IN FORCE ON THAT DATE

- ☐ Get the policy schedule, general and particular terms, endorsements, and a group certificate if needed.
- ☐ Check earthquake, building or contents, sums, deductible, exclusions, and notice period.

Insurer / policy number: _____

Period of cover: _____

03 NOTICE OF THE POSSIBLE LOSS

- ☐ Contact the insurer or broker promptly, even before the full extent is known.
- ☐ Keep the claim number, receipt, safely taken photos, and supporting documents available.

Notice date and method: _____

Claim number: _____

04 IF YOU DISAGREE

- ☐ Request a written answer identifying the clause and calculation used.
- ☐ Submit a written dispute to the insurer's Sistema de Atención de Controversias.

Date dispute was received: _____

Reply received: _____

Dispute: written answer within 30 calendar days. If absent or unsatisfactory, ask the SSRP about filing within 90 business days under Ley 12, arts. 249 and 255-256.

Sources: Ley 12 de 2012, arts. 243, 249, 255-256; SSRP, How to make a claim and Consumer Protection; SINAPROC, 4 Apr. 2026.

A record aid, not a structural opinion or coverage determination. Read your contract.