

# PROTOCOL ON SUPPORT IN RESPONSE TO CATASTROPHIC EVENTS

Dear Consumer,

You are of vital importance to us. That is why we would like to offer you information on the support provided by Pan-American Life de Colombia to its insureds in the event of catastrophic events.

## What is a catastrophic event?

A catastrophic event is a sudden, unforeseen natural and/or human-caused event of great magnitude, which due to its characteristics has the potential to cause damage in a geographic area or region. In the specific case of the insurance industry, these events have an impact on a large number of insured risks, and their economic and social impact is generally unpredictable.

The main threats that can lead to a catastrophe are:

- Earthquake
- Fire
- Flooding
- Landslides
- Terrorism
- Volcanic eruptions
- Tsunamis
- Hurricane winds
- Spills of hazardous substances
- Pandemics

*Source: Fasecolda*

In the event of a catastrophic event, the company will provide the hotline **601-390-2505**, as well as the national toll-free line **018000182534**, 24 hours a day, 7 days a week.

## How do I know if I have insurance with Pan-American Life de Colombia?

The company has the following customer service channels:

Email: [Servicioalclienteco@palig.com](mailto:Servicioalclienteco@palig.com)

Contact us: <https://www.palig.com/es/colombia>

Office: Avenida Calle 116 # 23-28 Piso 7 Edificio Business Center

Phone: 756 2323, menu option 1

Financial Consumer Ombudsman:

Avenida 19 No. 114 - 09 Oficina 502

Email: [defensorias@pgabogados.com](mailto:defensorias@pgabogados.com)

[jgp@pgabogados.com](mailto:jgp@pgabogados.com)

Website: <https://www.defensoriapgabogadosasociados.com>

You can also check the Unified Insurance Registry (**RUS**), a tool that has been provided as a mechanism to verify the existence of life, auto, and HOA insurance policies. The **RUS** is available at the website <https://www.rus.com.co/>, where you can check if there is an insurance policy in your name.



## How can I file a claim in the event of a catastrophic event?

Pan-American Life de Colombia has enough information before a disaster occurs to identify its insureds. This information seeks to expedite the work of providing support and guidance to our customers. Therefore, to submit a claim, the minimum information required is a citizen identity card, a death certificate, and a [claim form](#).

For medical policies, the company will provide priority authorization for healthcare without any additional documentation.

It is important for claimants to use the customer service channels listed above. In addition, they can find their nearest branch office [here](#).

All of our customer service channels are available to our customers to provide the fastest, most efficient response possible. Again, our special 24/7 service line for beneficiaries and insureds in case of a catastrophic event is **601-390-2505** and **018000182534**.

We are committed to responding to claims in a time frame shorter than that established by law. Therefore, the maximum response time will be 20 calendar days.

We inform our insureds that the company has the resources needed to meet its acquired obligations. Our primary goal is to pay benefits as soon as possible.

*It is important that any claims under group credit life insurance policies be reported to the policyowner, who will send the claim to the company, including the amount of the debt or the amount of the benefit.*

Pan-American Life de Colombia provides its insureds, suppliers, and brokers with informational materials regarding prevention tips; customer service channels; the processing of requests, complaints, and claims; and the filing and payment of claims.

The customer service channels used are the company's website, emails, and social media.

You can find information for Financial Consumers [here](#).

