Terms and Conditions

Complete booking terms, Liability Waiver (Annex A) and Privacy Policy (Annex B)

These are the booking terms for every private tour with Pacific Adventure Tours. They're short on purpose: we'd rather you read them than skim them.

Last updated: November 2026 · Pacific Adventure Tours, Inc. · ATP Registration 0520-22051

Accepting These Terms
By using pacificadvent.com and accepting our cookie banner, by making a booking (online, by WhatsApp, by email or through an agency) or by making any payment to Pacific Adventure Tours, you confirm that you have read and accept these Terms and Conditions, on behalf of yourself and everyone included in your booking.

Private
One Boat, Your Group Only
Prices are per boat, not per person. Up to 6 guests per boat, or 4 anglers on sport fishing charters.

48 Hours
Free to Change Your Plans
48 hours or more before your tour, reschedule at no cost (subject to availability) or cancel for a full refund minus a $50 processing fee.

Weather
If We Cancel, You Don't Lose
If the captain cancels for safety, you get a new date at no cost, or a full refund if you can't reschedule.

Park Entrance Fees
Paid Apart From the Tour
Protected-area fees (MiAmbiente) are not included in the tour price. We help you pay them online on the MiAmbiente payment site.

1. Bookings and Payment

- A deposit of at least 50% of the tour price is required to confirm your booking. The remaining balance is due as agreed at the time of booking.
- Deposits are non-refundable, but they are fully applied toward your tour.
- Accepted payment methods will be confirmed with you when you book.
- All our tours are private and priced per boat: up to 6 guests per boat, and up to 4 anglers on sport fishing charters.

2. Cancellations and Changes of Date

- Need to change your date? You can reschedule your tour at no extra cost if you let us know at least 48 hours before it, subject to availability of boats and crew on the new date.
- Cancellations made 48 hours or more before your scheduled tour: full refund, minus a $50 processing fee.
- Cancellations made less than 48 hours before your scheduled tour, or no-shows: no refund.
- If we have to cancel your tour for weather or safety reasons, the terms in the next section apply.

3. Weather and Force Majeure

The Pacific coast of Veraguas is wild, and sea conditions can change fast. Your safety always comes first.

Who Makes the Call

The final decision to delay, reschedule or cancel a tour belongs to our boat captain and our management, based on real-time sea state, wind, lightning risk and official maritime advisories, not on how the weather looks from shore.

If We Cancel Your Tour

- You'll be offered a new date at no additional cost, usually the next available day.

- If rescheduling isn't possible during your stay in Panama, you'll receive a full refund of the amount you paid to Pacific Adventure Tours for that tour. Other expenses you arranged for your trip, such as transfers, lodging or flights, are not covered by this refund.
- We'll let you know as early as possible, ideally the evening before. Sometimes the sea can only be confirmed on the morning of departure.

If We Change the Route for Safety

Sometimes the tour can go ahead with a different plan, such as a more sheltered destination or less time on the water. In that case the tour runs as a modified experience, not a cancellation, and the standard cancellation terms don't apply.

If You Want to Cancel Because of the Forecast

If our captain considers the conditions safe to operate and you decide not to go, the standard cancellation policy (section 2) applies.

Other Events Beyond Our Control

The same reschedule-or-refund terms apply to national or regional emergencies, road closures or strikes that block access to the departure point, government-ordered park closures and public health restrictions.

4. Departure Points and Late Arrival

Your exact departure point and time are confirmed when you book, depending on the tour:

- **Club Náutico de Veraguas, El Bongo (Montijo)**, our home dock, 5 minutes from Puerto Mutis. Open in Google Maps
- **Santa Catalina beach**, for Coiba and other tours that leave from the town. Open in Google Maps
- **Palo Seco (Mariato)**, for some Cebaco and Mariato tours (+$100 per boat). Open in Google Maps
- **Playa El Arenal, Pedasi**, for our Pedasi and Isla Iguana tours. Open in Google Maps
- Please arrive at least 15 minutes before departure time.
- If you arrive late, we'll do our best to wait, but the boat may need to leave on schedule to protect the tides, the itinerary and your day. If the tour departs without you, it counts as a no-show for refund purposes.

5. What's Included and What's Not

Inclusions vary by tour (sport fishing, snorkeling and island hopping, whale watching, community and mangrove tours) and are listed on each tour page and confirmed when you book. As a general rule, park entrance fees (MiAmbiente), meals, drinks and tips are not included unless the tour says so.

6. Park Entrance Fees: Coiba and Isla Iguana

Most of our tours take place in protected areas. Entrance fees are paid separately from the tour price, online, before the tour:

- **Coiba National Park:** $20 for foreign visitors, $5 for Panamanian nationals and residents, $2.50 for students, free for children under 12. The fee goes to the Coiba Fund.
- **Isla Iguana Wildlife Refuge:** $10 for foreign visitors, $4 for Panamanian nationals and residents.
- **Gulf of Montijo Wetland:** $5 for foreign visitors, $3 for Panamanian adults.
- **Cebaco Island:** no entrance fee; it is outside the protected areas.

We help you with the process when you book. You can pay at the official MiAmbiente site: reservasap.miambiente.gob.pa. Bring the passport or ID you used to pay.

7. Sport Fishing Terms

- Every sport fishing charter includes a boat captain and a dedicated fishing captain who helps everyone on board fish.
- Anyone who fishes in Panama needs a sport fishing license, unless they fish with an authorized company like Pacific Adventure Tours. Our captains' tourism license covers the temporary licenses of our guests, so you don't need to do any

paperwork.

- Panamanian law requires catch and release for all billfish (black marlin, blue marlin, striped marlin, white marlin, sailfish and spearfish), with no exceptions. For other species you may keep your catch or release it. We release most of our catches and every threatened species.

8. Physical Requirements and Accessibility

- At El Bongo, boarding is by a ramp that rises and falls with the tide. Most guests manage it well, and our crew is there to help.
- On the water you'll need to sit, move and reposition yourself on a moving boat. Snorkeling, kayaking and mangrove walks require some mobility and the ability to get in and out of the water or walk on uneven ground.
- Our tours are generally not recommended for guests who are pregnant, guests with back, hip or spine injuries, chronic pain or recent surgery in those areas, or guests with heart conditions or other conditions that motion, sun or exertion could aggravate.
- Because every tour is private, we can often adapt it: a calmer inshore route, a slower pace or less time on the water. Please tell us about any mobility or health considerations before booking so we can advise you honestly.

9. Traveling With Children

- Families are welcome. Guests under 18 must be accompanied at all times by a parent or legal guardian, or by an adult with their written consent. We don't accept bookings for unaccompanied minors.
- The accompanying adult is responsible for supervising the minors in their care, in addition to the safety measures we provide.
- We provide child-sized life jackets. Please tell us the approximate age and weight of each child so we can bring the right sizes, and our crew gives kids a safety briefing in words they understand.
- Some activities, like offshore fishing in rougher seas, suit older children and teens better. We'll help you choose the right tour for your family.

10. Safety on Board

Before every departure our crew checks that the boat carries one approved life jacket per person, a first aid kit, a fire extinguisher, a life ring, a signaling device and the right anchor for the day, and that navigation lights, bilge pump and fuel lines are in good condition.

Safety is shared, so we ask every guest to:

- Follow the instructions of our captains and guides before and during the tour.
- Tell us about relevant medical conditions, medications or physical limitations before departure.
- Wear the safety equipment provided, as instructed.
- Let our team know right away about any discomfort, injury or concern.

11. Liability Release

All guests must sign our Voluntary Liability Release and Assumption of Risk (Annex A) before taking part in any tour. A parent or legal guardian signs on behalf of any minor. Its full text is in Annex A of this document, with the fields to sign, and we also send it to you with your booking confirmation. Our activities take place on open water and in remote areas, sometimes far from hospitals, and by signing you confirm you understand those risks.

12. Photos and Videos

- Our guides and captains may take photos or videos during your tour (your catch, the wildlife, your group). We share them with you afterward by WhatsApp, email or Google Drive.
- We may also use them on our website and social media, and in our promotional materials, without additional compensation.
- If you or anyone in your group prefers not to appear in our marketing, just tell your guide at the start of the tour or write to us before. We'll do our best, although we can't guarantee you won't appear in group or wide shots taken for safety purposes.

- For guests under 18, the consent of the accompanying parent or legal guardian covers the use of the minor's image.

13. Special Occasions

Birthday, anniversary or proposal on the boat? We're happy to help make it part of your tour at no extra charge. Just let us know when you book.

14. Privacy, Governing Law and Contact

- How we handle your personal data is explained in our Privacy Policy (Annex B). The cookies used on our website are listed at pacificadvent.com/cookie-policy-eu.
- These terms are governed by the laws of the Republic of Panama.

15. What to Bring on Your Tour

Long-sleeve shirt, reef-safe sunscreen, your original passport or ID in a waterproof bag, and no single-use plastics. Our full packing list, with what to wear and what to leave at home, is in our guide "What to Wear and Bring on a Boat Tour in Panama" at pacificadvent.com/what-to-wear-boat-tour-panama.

Questions about these terms?
Write to us at info@pacificadvent.com or on WhatsApp at +507 6673-0256. Pacific Adventure Tours, Inc. · Club Náutico de Veraguas, El Bongo, Montijo, Veraguas, Panama.

Annex A · Liability Waiver and Assumption of Risk

For marine and outdoor adventure experiences with Pacific Adventure Tours

1. I understand and agree that neither Pacific Adventure Tours, its owners, organizers or promoters of any tour or activity, nor any of their employees, officers, agents, captains, guides or assigns (the “Released Parties”), may be held liable or responsible in any way for any injury, death or other damages to me, my family, heirs or assigns that may occur as a result of my participation in this activity, or as a result of product liability or the negligence of any party, including the Released Parties, whether passive or active.

2. I understand that this activity may take place at a site that is remote, by time or distance or both, from hospitals or doctors’ offices, including open water, mangrove estuaries and the waters around Coiba National Park, Cebaco Island and the Gulf of Montijo. I choose to proceed in spite of the possible absence of a hospital or doctor’s office near the experience location.

3. I declare that I am in good mental and physical fitness for outdoor and marine activities, and that I am not under the influence of alcohol or drugs. If I am taking medication, I declare that I have seen a physician and have approval to take part in these activities while taking it.

4. I acknowledge that these activities are generally not recommended for pregnant guests, or for guests with back, hip or spine injuries, chronic pain, recent surgery in these areas, heart conditions, or other conditions that wave motion, sun exposure or physical exertion could aggravate. I confirm that I do not have any such condition, or that I have disclosed it to Pacific Adventure Tours in advance and choose to participate at my own risk.

5. I understand that these activities, including but not limited to sport fishing, snorkeling, island hopping, kayaking, stand-up paddleboarding and boat travel, are physically strenuous, and that if I am injured as a result of heart attack, panic, hyperventilation, seasickness or similar conditions, I assume the risk of those injuries and will not hold the Released Parties responsible.

6. I understand that this tour is an adventure activity that implies risk to my physical and personal well-being. I fully understand the dangers involved and assume responsibility for all risks involved.

7. In consideration of being allowed to participate, I personally assume all risks in connection with this activity for any harm, injury or damage that may happen to me while participating, whether foreseen or unforeseen.

8. I promise to follow all rules and instructions given by Pacific Adventure Tours and its representatives, including all safety measures communicated before and during the tour, and I release Pacific Adventure Tours and its representatives from all responsibility for any harm or injury suffered as a result of not following them.

9. I hold harmless Pacific Adventure Tours and the Released Parties from any claim or lawsuit for personal injury, property damage or wrongful death, by me, my family, estate, heirs or assigns, arising out of my participation in this activity, including claims arising during the activity or after it ends.

10. I declare that I am of lawful age and legally competent to sign this release, or that I have obtained the written consent of my parent or legal guardian.

11. I understand that these terms are contractual and not a mere recital, that this is a legally binding document, and that I sign it of my own free will.

12. I assume the same responsibility described above for any minors or dependents traveling under my care and included in this booking.

By signing this document, I release Pacific Adventure Tours, its organizers, promoters and all related parties as defined above from all liability or responsibility whatsoever for personal injury, property damage or wrongful death, however caused, whether passive or active. I have read this Liability Release and Assumption of Risk in full before signing it, on behalf of myself and my heirs.

Participant's signature _____ **Date (day-month-year)** _____

Printed name _____ **Passport number** _____

Emergency contact name and phone _____ **Tour and tour date** _____

Minors under my care included in this booking (name and age) _____

Annex B · Privacy Policy

Pacific Adventure Tours, Inc. (“we”, “us”, “our”), based in El Bongo, Montijo, Veraguas, Panama, operates pacificadvent.com. This policy explains what information we collect, how we use it and the choices you have.

Last updated: November 2026

1. Information We Collect

- **Contact details you give us:** name, email and phone or WhatsApp number, when you write to us, ask for a quote or book a tour.
- **Booking details:** tour dates, group size and special requests.
- **Account details:** if you create an account on our site, by email or with “Continue with Google”, we receive your name and email address.
- **Passport information:** needed for some guests to process Coiba National Park entrance permits with MiAmbiente. We collect only what that purpose requires.
- **Website usage data:** collected through Google Analytics (pages visited, general location, device type) to understand how visitors use our site, only after you accept analytics cookies.
- **Advertising data:** if we use advertising tools such as Meta Pixel (Facebook and Instagram), they measure the performance of our campaigns and load only after you accept marketing cookies.

2. How We Use Your Information

- To answer your questions and process bookings.
- To coordinate the logistics of your tour, including the required park permits.
- To communicate with you before, during and after your trip, including by WhatsApp, our main channel.
- To improve our website and learn which content and tours help visitors most.
- To measure and improve our advertising.
- To share photos and videos of your tour, as described in section 12 of these Terms and Conditions.

3. How We Share Your Information

We don’t sell your personal information. We share it only when needed to run our business:

- With Panamanian authorities, such as MiAmbiente, when required to get park entrance permits.
- With service providers that help us run our website, protect our forms and measure our marketing (for example Google Analytics, Google Tag Manager, Meta, Cloudflare and WhatsApp), each under its own privacy policy.
- When Panamanian law requires it, or to protect the safety of our guests and crew.

4. International Visitors

Many of our guests come from the United States, Europe and elsewhere. Wherever you are, we handle your personal data with the same care. If you are in the European Economic Area or the United Kingdom, you have rights under the General Data Protection Regulation (GDPR), including the right to access, correct or ask us to delete your personal data.

5. Your Rights

- Ask for a copy of the personal information we hold about you.
- Ask us to correct inaccurate information.
- Ask us to delete your information, when we are not legally required to keep it (for example, permit records).
- Withdraw your consent to the marketing use of your photos or videos at any time.
- Change your cookie choices at any time from the cookie banner.

To use any of these rights, write to info@pacificadvent.com.

6. Cookies

Our site uses essential cookies, and analytics and marketing cookies only with your consent. They are listed, with instructions to manage your preferences, at pacificadvent.com/cookie-policy-eu.

7. Data Retention and Security

- We keep booking and permit information for as long as Panamanian regulations require, and contact information for as long as it is reasonably useful to stay in touch with you, unless you ask us to delete it sooner.
- We take reasonable technical and organizational measures to protect your personal information against unauthorized access, loss or misuse.

8. Children's Privacy

Our website is not directed at children. We collect information about minors only as part of a booking made by their parent or guardian, as described in the "Traveling With Children" section (section 9) of these Terms and Conditions.

9. Changes to This Policy

We may update this policy from time to time. The "Last updated" date above shows the most recent revision.

Contact
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