

Algarve Survival Guide

By XpatHaven

Quick answers for everyday problems (cars, utilities, healthcare, paperwork, pets, and practical life).

Save this: keep a screenshot of the first page on your phone.

Emergency quick card

Emergency (ambulance / police / fire)	112 (free, 24/7)
Health advice & triage (public system)	SNS 24: 808 24 24 24 (24/7)
Poison / overdose advice (INEM CIAV)	800 250 250 (24/7)
Electricity outage / fault (E-REDES)	800 506 506 (free, 24/7)
Wildlife / environmental incidents (GNR SEPNA)	808 200 520 (24/7)

Tip: if you don't speak Portuguese, start the call with "**English, please**" and say your location first (town + nearby landmark).

Cars and roadside problems

My car breaks down on the motorway / highway (A22 etc.)

1) Hazard lights + reflective vest. 2) If safe, exit via the passenger side and stand behind the guardrail. 3) Use the orange SOS phones or call the motorway operator/assistance. 4) If there's danger, injuries, or you can't get to safety: call **112**. Also call your insurance roadside assistance ("assistência em viagem").

My car won't start (battery / key / flat tyre)

If you're in a safe place: check battery (lights dim = likely battery), spare key, and tyre pressure. Then call your insurance roadside assistance. If you're blocking traffic or feel unsafe, call **112**.

Who do I call for motorway assistance (Brisa areas)?

Brisa assistance & traffic info: **210 730 300** or **707 500 900**. If you're not sure who operates the road, use an SOS phone or call 112 if unsafe.

After a minor accident (no injuries)

Move vehicles to a safe spot if possible, turn on hazards, take photos, exchange details, and fill in the European accident statement ("Declaração Amigável"). If there's disagreement, injuries, or a blocked road: call **112**.

Home utilities: electricity, water, internet

My power suddenly got cut off

1) Check your main breaker / RCD ("diferencial") and any tripped switches. 2) Ask neighbours: just you or the whole street? 3) Area outage/fault: call **E-REDES 800 506**

506 (24/7). 4) Only your home and breakers won't reset: call a licensed electrician. 5) Possible non-payment: call your electricity supplier (E-REDES only handles the network).

My water is off

Check if the stopcock is closed. If neighbours also have no water, contact your municipality's water company/customer line. If only your home: call a plumber.

Internet/TV is down

Restart the router/ONT, check cables, then call your telecom provider (Vodafone / MEO / NOS). If urgent for work, ask about a mobile hotspot add-on.

Healthcare: where to go, 24/7, public vs private

If you think it's an emergency: call **112**. For urgent-but-not-life-threatening symptoms, call **SNS 24 (808 24 24 24)** first - they can triage and direct you to the right service.

I need an ambulance

Call **112**. Say: your exact location, what happened, the patient's age, and whether they are conscious/breathing.

I need to get to a public hospital

If it's urgent or you can't travel safely: call **112** (ambulance) or call **SNS 24** for triage. If you can self-travel: use a taxi/Uber or drive; go to the nearest public hospital ED or SUB (table below).

I need to get to a private hospital/clinic

For life-threatening emergencies, use **112** first. Otherwise, book directly with the clinic/hospital or go to a private urgent care service (paid). Have your insurance details ready if you have cover.

Public hospitals and urgent care in the Algarve (SNS)

Hospital / service	Where	Phone
Hospital de Faro (ULS Algarve)	Faro	289 891 100
Hospital de Portimão (ULS Algarve)	Portimão	282 450 300
Hospital Terras do Infante (ULS Algarve)	Lagos	282 770 100
SUB - Serviço de Urgência Básica	Albufeira	289 598 400
SUB - Serviço de Urgência Básica	Loulé	289 401 000
SUB - Serviço de Urgência Básica	Vila Real de Santo António	281 530 270

Private 24/7 urgent care (common option in the Algarve)

Many expats use private urgent care for speed. Example: Grupo HPA Saúde (Hospital Particular do Algarve) advertises **24/7 Atendimento Permanente** in Algarve locations (Portimão/Alvor, Faro/Gambelas and Lagos). Expect to pay unless your insurance/subsystem has an agreement.

Where can I get medical help 24/7?

Choose one: 1) **112** for emergencies. 2) **SNS 24** for triage and referral. 3) A public hospital ED or a SUB (see table). 4) Private urgent care (paid).

What is a "Centro de Saúde"?

A local public primary care clinic (SNS). This is where you register, request a family doctor ("médico de família"), renew prescriptions, get referrals, vaccines, and routine care.

How do I get a GP / family doctor?

Register at your local Centro de Saúde with your ID + NIF + proof of address and ask to be assigned a "médico de família". In some areas there's a waiting list. If you don't have a doctor yet, ask about "consulta aberta" / "atendimento a utentes sem médico" and use SNS 24 for guidance.

Private vs public healthcare - what's the difference?

Public (SNS): lower cost, triage via SNS 24, possible waiting times, assigned GP if available. Private: faster appointments and more choice, but you pay out-of-pocket unless insured. Many residents use a mix: SNS for GP/vaccines + private for quick specialist visits.

How does dental care work here?

Most adult dental care is private. The public system offers targeted support through the "cheque-dentista" program for eligible groups (for example: children/young people, pregnant women followed in the SNS, and some low-income seniors). Otherwise, expect private fees.

How do I check if my vaccinations are up to date?

Use your **Boletim de Vacinas** (vaccination record). If you're registered, you can view the electronic record in the SNS 24 portal/app. Your Centro de Saúde can also confirm and update it.

Paperwork: the 3 numbers (NIF, NISS, SNS/Utente) and how to get them

What are the 3 key numbers for in Portugal?

NIF (tax ID): for contracts, banking, bills, rentals, and almost everything. **NISS** (social security): for work contracts and contributions. **SNS/Utente** (health user number): to access the public health system and get a GP/vaccines.

I need a NIF (tax number)

Get it at a Finanças office or Loja do Cidadão. Bring passport/ID and proof of address. Non-residents may need a fiscal representative in some cases. There are also official online request options for some foreign citizens.

I need a NISS (social security number)

You can request it online via Segurança Social by submitting the form and ID documents. Employers may also help when you start work.

I need a SNS/Utente number

Request it at your local Centro de Saúde (or the appropriate SNS office). Bring ID, your Portuguese NIF, and proof of address/residence. This registers you in the National User Registry (RNU).

Local government: Câmara Municipal vs Junta de Freguesia

What's the difference?

Câmara Municipal = the town/city hall (the municipality). Handles bigger services: urban planning/licences, local taxes/fees, waste contracts, social programs, roads, municipal services. **Junta de Freguesia** = the parish council (smaller local office). Helps with very local admin: residency statements ("atestado de residência"), local maintenance, community support, and small local services.

How to make an appointment at the Câmara Municipal

Most municipalities offer 3 options: 1) online appointment on the municipal website (often called "marcação" or "agendamento"), 2) phone/email, or 3) walk-in with a queue ticket ("senha"). Search your municipality + "marcação atendimento" on Google (e.g., "Câmara Municipal de Albufeira marcação").

Money and mobile phones

How to open your first bank account

Typically needed: passport/ID, **NIF**, proof of address, and sometimes proof of income/employment. Ask about a low-fee "conta de serviços mínimos bancários" (basic bank account) if you qualify. You can open accounts at major banks or digital banks expect an appointment and signature of forms.

Can I get a new phone/SIM without a Citizen Card?

Yes. For a prepaid SIM, a passport/ID is usually enough. For a contract (monthly plan), providers often request ID + NIF + proof of address and a Portuguese bank account/IBAN for direct debit.

Trash, recycling, bulky waste, and donations

What do I do with my trash?

Most areas have: 1) mixed waste (lixo indiferenciado) and 2) recycling "ecopontos": Blue = paper/cardboard, Yellow = packaging/plastic/metal, Green = glass. In many Algarve municipalities, selective recycling is coordinated regionally.

Where can I dump big pieces of trash (furniture, appliances)?

Use your municipality's **ecocentro** (waste drop-off) or request bulky collection (often called "recolha de monos/monstros"). Some municipalities also run scheduled door-to-door pickups - check the municipal website or call the council.

Where can I donate to charities?

Good defaults: local charity shops ("loja solidária"), Cáritas, Banco Alimentar, Refood, and municipal social services. For furniture/clothes, search your town + "loja social" or "doações".

Pharmacies, parafarmácias, and medicines

What's the difference between a parafarmácia and a pharmacy (farmácia)?

Farmácia: can dispense prescription medicines (and OTC), and often offers services (blood pressure checks, vaccines, etc.). **Parafarmácia**: sells health/wellness products and OTC items, but typically cannot dispense prescription-only medicines.

How do I find an open pharmacy at night?

Look for the green cross sign; closed pharmacies usually display the nearest open one. You can also search online for "farmácia de serviço" (on-duty pharmacy) for your municipality.

Pets and animals

I lost my dog/cat - what do I do?

1) Report missing to the chip registry/vet (microchip). 2) Contact the municipal kennel/shelter ("canil/gatil municipal") and nearby vets. 3) Post in local Facebook groups (your town + "animais perdidos"). 4) If theft or safety risk: call police via **112**.

Who do I call if I find a hurt animal?

Domestic animal: contact the municipal kennel/vet or a vet clinic. Wildlife/protected species: contact **GNR SEPNA 808 200 520**. Immediate danger to people/traffic: call **112**.

Practical living: humidity and winter laundry

How to dry clothes in winter without a dryer (humid Algarve days)

Use a drying rack indoors with airflow: open windows for 10 minutes twice a day, run a fan, and/or use a dehumidifier. Spin clothes well (extra spin cycle), shake them out, and avoid drying in bedrooms overnight.

How to avoid humidity/mould in my house

Ventilate daily (short, intense airing beats leaving windows cracked all day). Use extractor fans in bathrooms/kitchens, keep furniture a few cm off exterior walls, and consider a dehumidifier in winter. Fix leaks fast and wipe condensation from windows in the morning.

Driving licences (foreign vs Portuguese)

Can I drive here with a non-Portuguese driving licence?

Often yes, but rules depend on where your licence is from and whether you become a resident. EU/EEA licences are generally valid in Portugal; you may need to register your Portuguese address with IMT after establishing residence. For many non-EU countries with agreements, you typically have up to **2 years** after becoming resident to exchange your licence. Check the official IMT/Portugal service page for your specific case.

Things people often forget (worth saving)

- **Lost passport:** contact your embassy/consulate and file a police report if needed.
- **After-hours pharmacy:** search "farmácia de serviço" for your concelho.
- **Water/gas leak:** shut off the valve; if you smell gas or there's danger, call 112.
- **Poisoning/overdose:** call CIAV 800 250 250 for advice (and 112 if severe).
- **Important documents:** keep copies of passport, NIF, residence permit, and insurance on your phone.

Sources (official)

- gov.pt (Emergency contacts; NIF/NISS/SNS user number services)
- SNS 24 (phone, app, vaccination record)
- E-REDES (fault line contacts)
- ULS Algarve (public hospital, SUB and health centre contacts)
- GNR SEPNA (SOS Ambiente 808 200 520)
- INEM (CIAV 800 250 250)
- Brisa (motorway assistance numbers)