

Who We Are

About Us



Pacific Prime - the leading health insurance advisor - offers a wide range of local insurance solutions for individuals, families, and businesses. By combining free quotations with expert independent advice for clients, we are able to help you find the best insurance solutions possible.

About Insurer



Established in 1949, PICC P&C is the main subsidiary of the PICC Group, and is the largest property insurer in Asia. With a strong insurance portfolio, PICC is able to offer financial stability and flexibility, along with plans covering risks of all sizes.

LiabilityGuardian

Your sole liability insurance solution with Pacific Prime



Claims Procedure

1

Incident occurs

2

Report incident to police and call broker or insurer

3

Insurer's legal team gets involved

4

Settlement by insurer

- ✓ Exclusive personal liability solution in mainland China
- ✓ Range of Benefits
- ✓ Easy Application

Enquiry Contacts

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Key Descriptions

General Liability - Covers your legal liability by law to third parties' property damage or bodily injury due to negligence.

Guardians' Liability - Covers your legal liability by law to any third party for property damage or bodily injury caused by persons under your guardianship such as child under 18 years old.

Household Liability - Covers your and your family members' legal liability by law to any third party for property damage or bodily injury within your insured premises due to negligence.

Employer's Liability - Covers your legal liability by law to your domestic servant in case of accidental death, dismemberment and injuries in the course of employment.

Sports Activity Liability - Covers your legal liability to any third party for property damage or bodily injury due to negligence while you are undertaking sport activities outside your residential place. Sport activities mean those sports aimed at enhancing physical fitness including but not limited to field sports, gymnastics, all kinds of ball games, swimming, martial art, climbing, shooting, skating, snowskiing, weight lifting, wrestling, swordplaying, bicycling, etc.

Servant's Liability - Covers your legal liability to any third party for property damage or bodily injury caused by your domestic servant due to negligence in the course of employment.

Servant's Fidelity - Covers your loss of home property due to fraud, theft, robbery by your domestic servant, or due to fire, explosion caused by illegal, criminal behavior or malicious sabotage by your domestic servant.

Pet Liability - Covers your legal liability to any third party for property damage or bodily injury caused by your legally-owned pets.

Landlord's Liability - Covers your legal liability to tenants and their families for bodily injury caused directly by fire, explosion, leakage of electricity or gas, breakdown or collapse of house structure within the insured premises due to your negligence as a landlord.



Currency: RMB

	Coverage	Deductible per Claim	Limit per Occurrence	Insured Limit per Year	Annual Premium
Compulsory Coverage	General Liability	-	500,000	1,000,000	1,500
	Guardians' Liability	-	500,000	1,000,000	
Optional Coverage	Household Liability	-	500,000	1,000,000	250
	Employer's Liability	-	500,000	1,000,000	700
	Sports Activity Liability	-	150,000	300,000	150
	Servant's Liability	300	150,000	300,000	150
	Servant's Fidelity	50	150,000	300,000	1,300
	Pet Liability	300	150,000	300,000	750
	Landlord's Liability	300	100,000	300,000	100