

Our insurance products and benefits



2022/2023 edition

Helsana
Committed to life.

Legal expenses insurance

Helsana Advocare PLUS*

Cost-effective legal expenses insurance for civil and motoring law.

helsana.ch/en/advocare-plus

- ✓ Europe-wide motorists' legal expenses cover
- ✓ Europe-wide civil legal expenses cover

Insured benefits	Europe-wide insurance for legal cases in civil and motoring law, expert legal advice
Scope	Europe
Insured sums	Europe: up to CHF 300,000 Legal advice cover up to CHF 300
Choice of lawyer	Free choice of lawyer
Minimum amount in dispute	In some cases CHF 300
Discounts	Free for children and young people up to the age of 18 50% discount for young people aged between 19 and 25 Partner discount of 25% possible from the age of 26
Civil legal expenses cover	
Insured legal expenses cases (up to max. insured sum)	<ul style="list-style-type: none"> – Enforcement of non-contractual claims for compensation – Criminal defence against an insured person – Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer – Contractual disputes, e.g. related to purchase agreements, travel contracts or orders
Other insured legal expenses cases (reduced insured sum)	Up to CHF 3,000 <ul style="list-style-type: none"> – Disputes with neighbours, e.g. due to disturbances – Disputes concerning constructions requiring permits, e.g. extensions or conservatories
Legal advice expenses cover	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered
Motorists' legal expenses cover	
Insured legal expenses cases	<ul style="list-style-type: none"> – Enforcement of claims for damage to property, e.g. to your car – Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle (max. CHF 3,000) – The provision of defence in criminal proceedings, e.g. for an unwarranted fine – Representation in administrative proceedings, e.g. following warnings due to infringements of road traffic regulations
Insured vehicles	Motor vehicles and watercraft registered under the name of the policyholder
Insured persons and characteristics	<ul style="list-style-type: none"> – Holders or drivers of a motor vehicle or watercraft – Pedestrians, cyclists, moped riders or passengers in any form of transport

* Can only be taken out in combination with TOP, COMPLETA or OMNIA.

Helsana Advocare EXTRA*

Worldwide internet, civil and motorists' legal expenses insurance

helsana.ch/en/advocare-extra

- ✓ **Worldwide motorists' legal expenses cover**
- ✓ **Worldwide civil legal expenses cover**
- ✓ **Worldwide internet legal expenses cover**

Insured benefits	Global insurance for legal cases in civil, motoring and internet law, expert legal advice
Scope	Worldwide
Insured sums	Europe: up to CHF 1 million Outside Europe: up to CHF 100,000 Legal advice cover up to CHF 1,000
Choice of lawyer	Free choice of lawyer
Minimum amount in dispute	None
Discounts	Free for children and young people up to the age of 18 50% discount for young people aged between 19 and 25 Partner discount of 25% possible from the age of 26

Civil legal expenses cover

Insured legal expenses cases (up to max. insured sum)	<ul style="list-style-type: none"> – Enforcement of non-contractual claims for compensation – Criminal defence against an insured person – Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer – Contractual disputes, e.g. related to purchase agreements, online contracts, travel contracts and orders
Other insured legal expenses cases (reduced insured sum)	Up to CHF 10,000 <ul style="list-style-type: none"> – Disputes with neighbours, e.g. due to disturbances – Disputes concerning constructions requiring permits, e.g. extensions or conservatories – Legal disputes as a landlord against tenants – Ownership rights – Cases relating to building and planning law
Legal advice expenses cover	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

Insured legal expenses cases	<ul style="list-style-type: none"> – Enforcement of claims for damage to property, e.g. to your car – Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle – The provision of defence in criminal proceedings, e.g. for an unwarranted fine – Representation in administrative proceedings, e.g. following warnings due to infringements of road traffic regulations
Insured vehicles	Motor vehicles, watercraft and aircraft registered under the name of the policyholder
Insured persons and characteristics	<ul style="list-style-type: none"> – Holders or drivers of a motor vehicle or watercraft – Pedestrians, cyclists, moped riders or passengers in any form of transport – Holders or pilots of aircraft

Internet legal expenses cover

Insured legal expenses cases	Up to CHF 50,000 <ul style="list-style-type: none"> – Disputes arising from cyber bullying – Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use – Disputes arising from the violation of personality rights and copyright – Property insurance benefits up to CHF 1,000, e.g. damages arising from non-delivery or incorrect delivery under online contracts or for the removal of slanderous internet content
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We are there for you.

Helsana Group

0844 80 81 82

helsana.ch/en/contact

helsana.ch/locations

Awarded top marks.



COMPLETA from Helsana scored highest on scope of benefits. moneyland.ch is the independent comparison service for insurers and banks.



Insurance premium prices and benefits are subject to constant testing by the Vermögenszentrum. The Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of "above average".