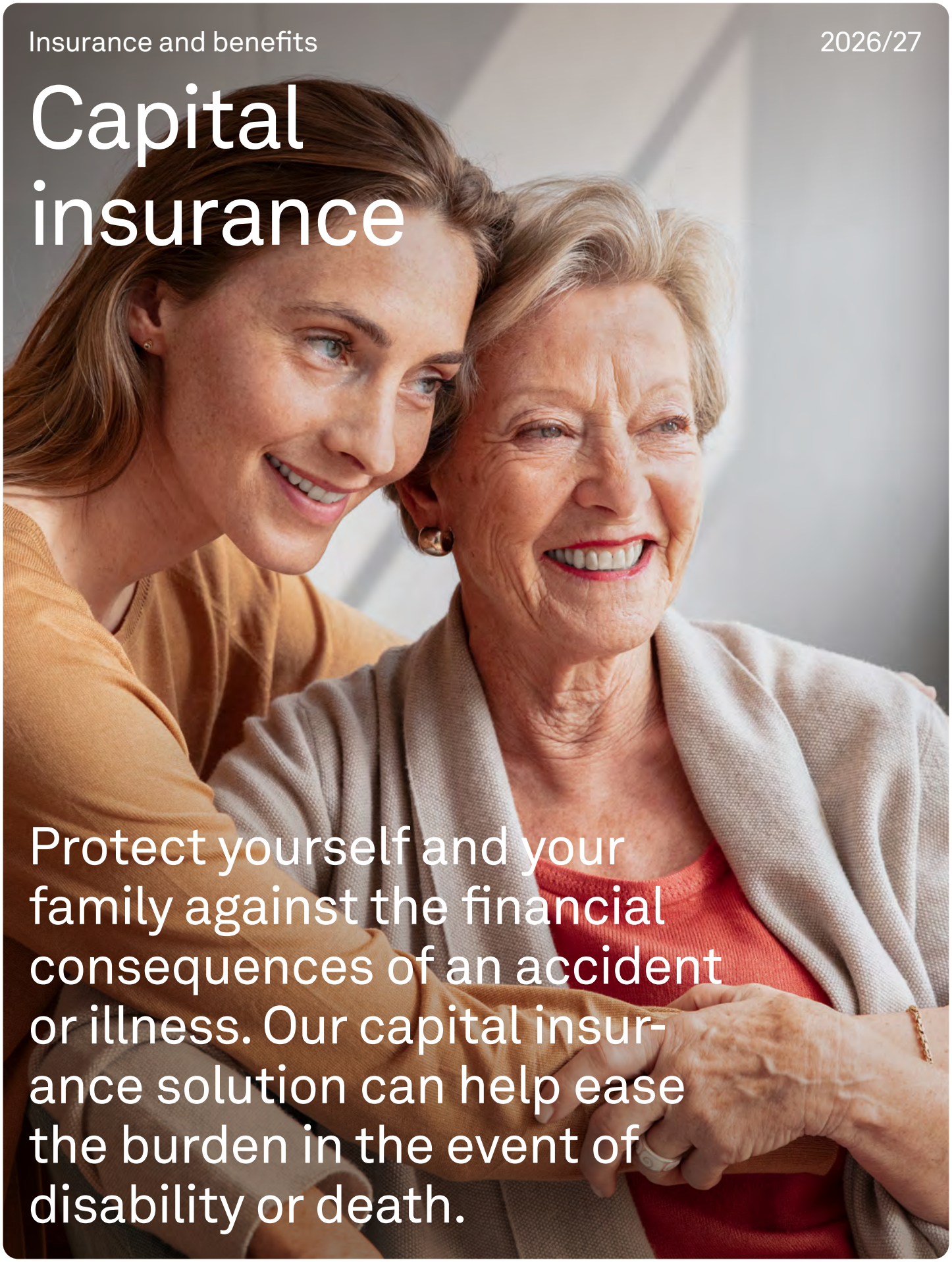
Insurance and benefits 2026/27

Capital insurance



Protect yourself and your family against the financial consequences of an accident or illness. Our capital insurance solution can help ease the burden in the event of disability or death.

Helsana
Committed to life.

Capital

good for families

PREVEA

Lump-sum benefit in the event of disability or death caused by an accident or illness

→ helsana.ch/en/prevea-accident

→ helsana.ch/prevea-illness

Financial protection in the event of disability

	PREVEA Accident	PREVEA Illness
Lump-sum payment	Lump-sum payment in the event of disability or death **caused by an accident,** irrespective of other insurance policies	Lump-sum payment in the event of disability or death **caused by illness,** irrespective of other insurance policies
Insured sums	Free choice of insured sum in increments of CHF 10 000 Up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)	Free choice of insured sum in increments of CHF 10 000 Ages 0–20: up to CHF 300,000 Age 21+: up to CHF 500,000
Combination option	PREVEA Accident and PREVEA Illness may be concluded **individually or in combination**.	PREVEA Accident and PREVEA Illness may be concluded **individually or in combination**.
Freely usable	In the event of **disability:** e.g. for additional medical measures, professional integration measures or alterations to your house or apartment. In the event of **death:** e.g. to ensure family care and household help, or to pay costs which are not covered that may arise as a result of death.	In the event of **disability:** e.g. for additional medical measures, professional integration measures or alterations to your house or apartment. In the event of **death:** e.g. to ensure family care and household help, or to pay costs which are not covered that may arise as a result of death.
No long-term Obligation	Cancellation of PREVEA Accident and PREVEA Illness **at any time** (notice period of three months to the end of any month)	Cancellation of PREVEA Accident and PREVEA Illness **at any time** (notice period of three months to the end of any month)
Additional benefits	**Mobility:** Helsana contributes to the cost of journeys taken in Switzerland on public transport or by taxi up to CHF 1,000/year (max. CHF 5,000/claim). **Retraining costs:** payment of costs for professional retraining required because of an accident up to max. 10% of the insured DI sum (without progression). **Other co-payments:** contributions to accident-related rescue, recovery, travel or transport costs, transport of human remains and burial costs as well as benefits for damage to property, medical aids and home care in accordance with the standards and rates of compulsory accident insurance. **Premium waiver:** in the event of the death or disability of a person with an obligation to provide support, Helsana covers the insurance premiums for PREVEA Accident for children up to the age of 18.	No

We are here to help you.

Throughout your life. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

We are happy to help.
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Produktebroschuere_2026-27_Kapitalversicherung_en_WEB