



## Legal expenses insurance

Your European or worldwide cover for civil, motorists' and internet legal expenses cover including legal expenses cover in health matters and legal expenses cover abroad.

2025/26 edition

**Helsana**  
Committed to life.

# Legal expenses insurance

## Helsana Advocare PLUS<sup>1</sup>

Inexpensive civil and motorists' legal expenses cover

[helsana.ch/en/advocare-plus](https://helsana.ch/en/advocare-plus)



### Europe-wide personal and motorists' legal expenses cover

<b>Insured benefits</b>	Europe-wide insurance for legal cases in civil and motoring law, expert legal advice
<b>Area of application</b>	Europe
<b>Insured sums</b>	Europe: up to CHF 300,000 Legal advice expenses cover up to CHF 300
<b>Choice of lawyer</b>	Free choice of lawyer
<b>Minimum amount in dispute</b>	In some cases CHF 300

#### Civil legal expenses coverage

<b>Insured legal expenses cases</b> (up to max. insured sum)	<ul style="list-style-type: none"> <li>– Enforcement of non-contractual claims for compensation</li> <li>– Criminal defence against an insured person</li> <li>– Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer</li> <li>– Contractual disputes, e.g. related to purchase agreements, travel contracts or orders</li> </ul>
<b>Other insured legal expenses cases</b> (reduced insured sum)	<p>up to CHF 3,000</p> <ul style="list-style-type: none"> <li>– Disputes with neighbours, e.g. owing to disturbances</li> <li>– Disputes concerning constructions requiring permits, e.g. extensions or conservatories</li> </ul>
<b>Legal advice expenses cover</b>	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

#### Motorists' legal expenses cover

<b>Insured legal expenses cases</b>	<ul style="list-style-type: none"> <li>– Enforcement of claims for damage to property, e.g. to your car</li> <li>– Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle (max. CHF 3,000)</li> <li>– The provision of defence in criminal proceedings, e.g. for an unwarranted fine</li> <li>– Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations</li> </ul>
<b>Insured vehicles</b>	Motor vehicles and watercraft registered under the name of the policyholder
<b>Insured persons and characteristics</b>	<ul style="list-style-type: none"> <li>– Holders or drivers of a motor vehicle or watercraft</li> <li>– Pedestrians, cyclists, moped riders or passengers in any form of transport</li> </ul>

#### Discounts offered under legal expenses insurance

<p><b>Children up to the age of 18</b></p> <ul style="list-style-type: none"> <li>– 100% discount with TOP, COMPLETA or OMNIA</li> <li>– 75% discount without TOP, COMPLETA or OMNIA</li> </ul>	<p><b>Young people aged 19 to 25</b></p> <p>50% discount</p>	<p><b>Adults from the age of 26</b></p> <p>25% discount when you take out Advocare PLUS/EXTRA as part of a family contract (from two adults)</p>
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<sup>1</sup> Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA



## Helsana Advocare EXTRA<sup>1</sup>

Global Internet, civil and motorists' legal expenses cover

[helsana.ch/en/advocare-extra](https://helsana.ch/en/advocare-extra)



### Worldwide civil, motorists' and Internet legal expenses cover

<b>Insured benefits</b>	Global insurance for legal cases in civil, motoring and Internet law, expert legal advice
<b>Area of application</b>	Worldwide
<b>Insured sums</b>	Europe: up to CHF 1 million Outside Europe: up to CHF 100,000 Legal advice cover up to CHF 1,000
<b>Choice of lawyer</b>	Free choice of lawyer
<b>Minimum amount in dispute</b>	None
<b>Civil legal expenses coverage</b>	
<b>Insured legal expenses cases</b> (up to max. insured sum)	<ul style="list-style-type: none"><li>– Enforcement of non-contractual claims for compensation</li><li>– Criminal defence against an insured person</li><li>– Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer</li><li>– Contractual disputes, e.g. related to purchase agreements, online agreements, travel contracts or orders</li></ul>
<b>Other insured legal expenses cases</b> (reduced insured sum)	Up to CHF 10,000 <ul style="list-style-type: none"><li>– Disputes with neighbours, e.g. owing to disturbances</li><li>– Disputes concerning constructions requiring permits, e.g. extensions or conservatories</li><li>– Legal disputes as a landlord against tenants</li><li>– Ownership rights</li><li>– Cases relating to building and planning law</li></ul>
<b>Legal advice expenses cover</b>	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered
<b>Motorists' legal expenses cover</b>	
<b>Insured legal expenses cases</b>	<ul style="list-style-type: none"><li>– Enforcement of claims for damage to property, e.g. to your car</li><li>– Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle</li><li>– The provision of defence in criminal proceedings, e.g. for an unwarranted fine</li><li>– Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations</li></ul>
<b>Insured vehicles</b>	Motor vehicles, watercraft and aircraft registered under the name of the policyholder
<b>Insured persons and characteristics</b>	<ul style="list-style-type: none"><li>– Holders or drivers of a motor vehicle or watercraft</li><li>– Pedestrians, cyclists, moped riders or passengers in any form of transport</li><li>– Holders or pilots of aircraft</li></ul>
<b>Internet legal expenses cover</b>	
<b>Insured legal expenses cases</b>	Up to CHF 50,000 <ul style="list-style-type: none"><li>– Disputes associated with cyberbullying</li><li>– Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use</li><li>– Disputes resulting from the infringement of copyright, name and trademark rights</li><li>– Property insurance benefits up to CHF 1,000, e.g. compensation in the event of non-delivery or delivery of the wrong items under online agreements or for deletion of Internet content which violates personality rights</li></ul>

<sup>1</sup> Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

**We are here to help you.**

Helsana Group  
0844 80 81 82  
helsana.ch/en/contact  
helsana.ch/locations

**Proud to be a top-rated provider.**



**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”.

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