PZU ŻYCIE WILL RECONSIDER YOUR CLAIMS FOR STAY IN INTENSIVE CARE UNIT

* **Following the actions of the President of UOKiK, PZU Życie will reconsider benefit claims that were previously disregarded due to the wording of the definition of Intensive Care Unit.**
* **Read the insurer’s announcement and submit an application even if your contract has already expired.**

**[Warsaw, 23 September 2022]** PZU Życie is another insurance company in relation to which the President of UOKiK requested the provision of the definition of terms such as Intensive Care Unit (ICU) and Anaesthesiology and Intensive Care Unit (AICU).

According to a complaint sent to the Office, in 2021, PZU Życie, when paying a consumer a benefit under additional group insurance for hospital treatment “Plus”, refused to pay an additional benefit for an ICU/AICU stay. After the scheduled surgery, due to complications and the onset of acute subendocardial myocardial infarction, the patient was hooked up to life-saving equipment. Since the aid was provided within the Cardiac Intensive Care Subunit and not – as indicated in the General Terms and Conditions of Insurance (GTCI) - a separate Intensive Care Unit, the insurer found that the conditions for payment of the additional amount were not met.

In view of the actions taken by the President of UOKiK, the insurance company decided to introduce such a definition of ICU / AICU in new products that ensures that an intensive care unit will also include subunits and rooms that are separated in a hospital ward for the treatment of patients requiring intensive care and are equipped to continuously monitor basic vital functions or undertake substitute activities in case of failure of organs or systems, and ensure continuous and direct supervision by a doctor and nurse.

- *This is a beneficial change for consumers. It is irrelevant whether their lives were saved at an Intensive Care Unit or its equivalent operating within a specialised department, e.g. Cardiac Care Unit. What matters is that the patient is admitted as soon as possible to an establishment which offers equipment that can save his life. Such persons cannot be excluded from insurance coverage* – says Tomasz Chróstny, President of the Office of Competition and Consumer Protection.

In addition, having analysed the interpretive concerns raised by the President of the Office, the company proceeded with reviewing claims filed by customers as of 1 January 2020 that were not recognized as they did not fall within the definition of an ICU/AICU. In order to meet the expectations of the Office, the company decided to make changes that would allow consumers to resubmit their claims.

**PZU Życie undertook to:**

* notify insured persons who have submitted claims for stay in an ICU/AICU since 1 January 2020 and who have not received a benefit due to failure to meet the definition of ICU/AICU due to their stay in a subunit about the possibility of resubmitting a claim,
* recognize the above-mentioned claims for hospital stay in an ICU/AICU in cases where insured persons stayed not only in separate units, but also subunits equipped to continuously monitor basic vital functions and undertake substitute activities in case of failure of organs or systems of the body, unless there are other circumstances excluding the insurer’s liability,
* post relevant information on the company’s website at: https://www.pzu.pl/kontakt-i-pomoc in the “Make Claim” section.

The PZU Życie information campaign is already underway.

All insured persons who were denied benefits after 1 January 2020 based on failure to meet the definition of an ICU/AICU or did not submit claims in this regard (despite being covered by insurance and being subjected to appropriate medical activities not only within units but also within subunits), may submit claims against the insurer until 31 December 2022.

**Claims may be submitted:**

* by e-mail: kontakt@pzu.pl
* by visiting the website: www.pzu.pl, “Make Claim” section.
* by correspondence to the following address: PZU Życie SA, ul. Postępu 18A, 02-676 Warszawa
* by visiting any PZU Branch – the address and business hours of the branches are available at www.pzu.pl

Eligible persons may submit their claims regardless of whether their contract is still in effect. In the event of death of the insured person, the claim may be submitted by their legal heirs.

PZU Życie is not the first insurance company in relation to which the President of UOKiK raised its interpretive concerns as to the overly narrow definition of terms such as ICU/AICU. One year ago [Compensa Towarzystwo Ubezpieczeń na Życie](https://uokik.gov.pl/news.php?news_id=17678) carried out the Office’s recommendations.

**Consumer Support:**

Phone: 801 440 220 or 222 66 76 76 – consumer helpline
E-mail: porady@dlakonsumentow.pl
[Consumer Ombudsmen](https://uokik.gov.pl/pomoc.php) – in your town or district
[Financial Ombudsman](https://rf.gov.pl/jak-pomaga-rzecznik-finansowy/porady/) - when a complaint has been rejected by a financial institution