

# ProtectionGuru

*Now including  
historical Critical  
Illness comparisons!*

## ProtectionGuru Pro

### Vitality

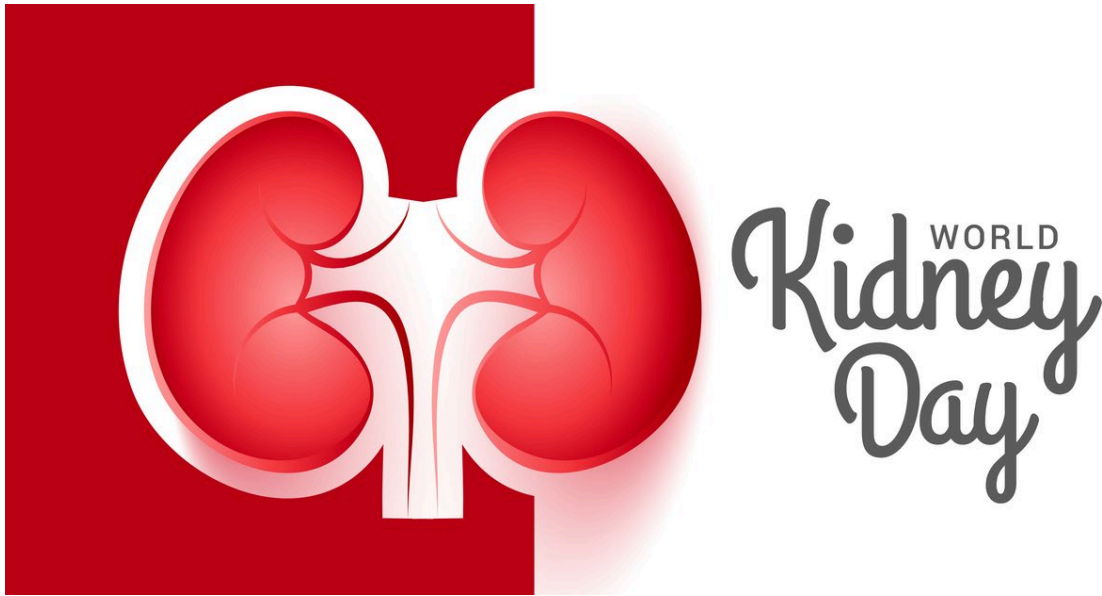
**Why we like Vitality's Income  
Protection Earnings Guarantee**



#### **Why we like Vitality's Income Protection Earnings Guarantee**

For Income Protection (IP) one of the biggest challenges at the point of claim for both clients and advisers alike is the uncertainty as to the amount the client will receive based on their earnings. Unlike Critical Illness where the amount of cover, either for a full or additional payment is known, IP claimants are dependent on their pre-claim earnings to substantiate their claim.

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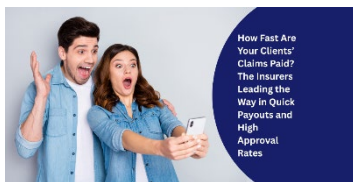


### **How is kidney disease covered in critical illness plans and what preventative benefits do insurers offer?**

Next Thursday, 13th March marks World Kidney Day, a global health awareness day intended to shine a spotlight on kidney health and chronic kidney disease. The theme of this year's day is "Are Your Kidneys OK? – Detect early, protect kidney health", with the aim being to highlight the need for a better understanding of kidney disease. Part of the campaign's focus is shining a spotlight on those most at risk of kidney disease and the importance of early detection policies. Other areas of focus include empowering patients diagnosed with the disease to better understand their condition and the treatment options available.

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