

The Unclear Boundaries of Diabetes in Critical Illness Policies

Diabetes UK puts the number of people living with diabetes in the UK at around 5.9 million. That includes 4.6 million with a diagnosis, the highest figure on record, and an estimated 1.3 million living with Type 2 diabetes who do not yet know it. The condition causes raised sugar levels in the bloodstream which can lead to problems like cardiovascular disease, nerve damage, kidney damage and eye damage among other major health issues. In support of **World Diabetes Day** on the 14th November, we've asked our doctors how this condition is covered within Critical Illness (CI) plans, to explain the variances within the condition and unpack how treatment is evolving to help diabetics best manage their condition.

In reading this article you will understand:

- **The main differences between Type 1, Type 2, gestational diabetes and LADA.**
- **How Critical Illness policies usually cover Type 1 diabetes and where they exclude or don't clearly address other types.**
- **How newer treatments and insulin delivery methods affect how diabetes fits CI definitions.**
- **How key insurers structure adult and children's Critical Illness benefits for Type 1 diabetes.**

Read more



In tribute: remembering Dr Marius Barnard (1927–2014)

Dr Marius Barnard died on 14 November 2014, aged 87, just eleven days after his birthday, following a long battle with prostate cancer. More than a decade on, the profession he helped shape still feels his influence every time a Critical Illness (CI) claim is paid. This piece remembers the surgeon who insisted that medicine and money both have a part to play in a patient's recovery.

In reading this article you will understand:

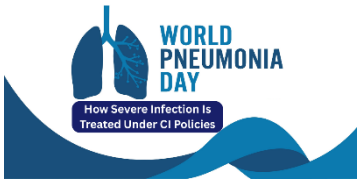
- **The life and career of Dr Marius Barnard and his role in founding Critical Illness insurance.**
- **The enduring principle at the heart of Critical Illness cover.**
- **How Barnard's later focus on long-term care relates to today's protection conversations.**

Read more

Are you passionate about protection?
We're looking for someone to join the most dynamic team in the protection technology market.
[Click here for more details]



Also on Protection Guru recently...



World Pneumonia Day: How Severe Infection Is Treated Under CI Policies

[Read more]



Lung Cancer and Critical Illness Cover: What Advisers Need to Know About Screening, Staging and Claims

[Read more]



Cardiac Arrest and Critical Illness Cover: What Qualifies for a Claim?

[Read more]



Marius Barnard's founding principle, re-examined – what last week's reading says about why protection exists for your client

Read more



Using Protection Guru Pro Product Data Tables

Read more



Heart failure in Critical Illness cover

Read more



How AI search could change the way clients find protection advice

Read more



Celebrating Dr Marius Barnard: the surgeon who gave protection its purpose

Read more