



Spotlight on e-cigarettes

We take a closer look at electronic cigarettes (e-cigarettes) and the underwriting implications for affected customers.

What are e-cigarettes?

Unlike regular cigarettes, e-cigarettes don't contain any tobacco, however almost all contain nicotine.

With smoking being the primary cause of preventable illness and premature death in the UK, e-cigarettes are promoted as a cheaper and safer alternative to smoking cigarettes to those who are unable, or unwilling to stop using nicotine.

The majority of e-cigarettes contain a battery, an atomiser and a replaceable or refillable cartridge. The cartridge contains the nicotine along with other substances and often flavourings.

E-cigarettes work by a sensor detecting when the gadget is sucked, which then starts a process to heat the liquid inside the cartridge so it evaporates to form water vapor. Inhaling this vapor delivers a 'hit' of nicotine to the lungs.

What are the health effects of e-cigarettes?

Although cutting out tobacco and moving to nicotine replacement products is a positive step for your health, the majority of e-cigarettes still contain nicotine.

Nicotine is often considered as the most addictive psychoactive drug – equivalent to, if not more so than, alcohol, cocaine and even heroin. It comes with its own health effects which include:

- increasing your heart rate;
- increasing your blood pressure, and
- reducing the oxygen rich blood circulating to your organs.¹

Nicotine users are at a higher risk of heart or circulatory related problems, such as heart attack and stroke, than those who don't use nicotine products. Currently, there's limited scientific evidence on the health effects of the other chemicals in e-cigarettes.

Key statistics



An estimated **3.2 million adults** in Great Britain currently use e-cigarettes.²

E-cigarette vapour doesn't contain the products of burning that cause lung and heart disease and cancer.³



E-cigarettes are around **95% safer** than smoked tobacco and they can help smokers quit.⁴

Sources:

- 1 Smokefree, Effects of smoking on the body, May 2019
- 2 ASH, Use of e-cigarettes among adults in Great Britain, September 2018
- 3 NCSCT, Electronic Cigarettes: A brief for stop smoking services, January 2016
- 4 Public Health England, E-cigarettes: an evidence update, August 2015





How do e-cigarettes affect your insurance?

Most insurance companies have separate charges (or 'rates' as they're known in the industry) for smokers and non-smokers – with smoker rates being more expensive.

Due to the health effects of nicotine, and the high risk of using tobacco products again in the future, non-smoker rates are only available if you haven't used any nicotine products in the last 12 months – including regular cigarettes and all nicotine products such as e-cigarettes, patches and gum. When you apply for non-smoker rates, we may ask for a simple medical test (saliva or urine sample) to confirm that nicotine hasn't been used.

If you don't currently meet the criteria for non-smoker rates, this shouldn't put you off applying for the insurance you need now. The good news is we can look into changing your policy to non-smoker rates – once you've been nicotine-free for at least 12 months. To be able to change your policy, we'd need a signed statement from you along with a simple medical test.

Whatever you decide, it's very important you tell the truth. If you make a claim and it's clear that information you disclosed around your use of nicotine products was incorrect, insurance companies might not be able to pay the claim – which could impact you and your family.

If you'd like guidance on whether we can consider providing cover, you can call our pre-submission underwriting helpline on 03457 83 54 73.

Find out more

[NHS Smokefree](#) provides useful information about how e-cigarettes work, the effects of e-cigarettes on your health and links to services to help you stop smoking.



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