



Spotlight on the benefits of not smoking

We take a closer look at the benefits of not smoking including the underwriting implications for affected customers.

Smoking and breathing in the smoke of others can increase your risk of developing more than 50 serious health conditions – some are irreversible and others fatal.¹

What are the health effects of smoking?

We know that smoking causes lung cancer, but it also increases the risk of developing cancer in other areas like the mouth and throat, oesophagus, kidneys, liver and colon. It can also be the cause of terminal diseases including emphysema and pneumonia.

It increases heart rate and blood pressure, and there's a higher chance of suffering a blood clot. Smokers are twice as likely to have a heart attack and at least 50% more likely to have a stroke than non-smokers².



Nicotine users are at a higher risk of heart or circulatory-related problems than those who don't use nicotine products.²

Key statistics

It's estimated that **15.1%** of people in the UK over the age of 18 smoke cigarettes. That's around **7.4 million people**.³



In England, there were an estimated **474,000 hospital admissions** that were attributed to smoking in 2015/16.⁴

If you stop smoking for **28 days** you'll be five times more likely to **stop for good**.⁵



Sources:

- 1 NHS Choices, What are the health risks of smoking?, November 2015
- 2 NHS Smokefree, Effects of smoking on the body, June 2018
- 3 ONS, Adult smoking habits in the UK: 2017, July 2018
- 4 NHS Digital, Statistics on Smoking, England – 2017, June 2017
- 5 NHS Stoptober campaign, June 2018

Smoking affects the whole body - muscles, bones, skin, gums, fertility and the ability to taste and smell. It can also increase the symptoms of the common cold, coughs and asthma.

Is it any wonder the NHS estimates that in England, around 80,000 people die each year due to smoking, with many more deaths caused by smoking-related illnesses?²

Why stop now?

If you've been smoking for a while, you might think the damage is already done – but that's not necessarily the case.



While the first days of giving up smoking are tough, your body will benefit immediately. Your pulse rate will return to normal, nicotine and carbon monoxide will leave your body and your bronchial tubes will start to relax making breathing easier.

By the time you've been nicotine-free for a year:

- your senses of taste and smell will have improved;
- the appearance of your skin and teeth will be healthier;
- your circulation and lung function will have greatly improved, and
- the risk of heart disease will be reduced to about half of someone who's still smoking.⁶

Within two years your risk of stroke is reduced to half that of a smoker and within five years it will be the same as a non-smoker.²

After 10 years, the risk of lung cancer will be half that of a smoker⁶ and after 15 years, the risk of heart attack will be around the same as someone who's never smoked.²

How does smoking affect your insurance?

We offer smoker and non-smoker charges or rates. Due to the increased risk of developing serious health conditions, smoker rates are more expensive than non-smoker rates.

Non-smoker rates may be available if you haven't used any nicotine products in the last 12 months. This includes the use of cigarettes and any substitutes that contain nicotine, like e-cigarettes, patches or gum.

When you apply for cover with us, we'll ask you to complete questions on your application form about your current smoking status.

If you still smoke or you've smoked in the past, we'll ask you about that. We may also ask you to take a simple medical test (a saliva or urine sample) to confirm that you haven't used nicotine in the past year.

If you smoke, you shouldn't be put off applying for the insurance you need now. After you've been nicotine-free for a year, you can ask us to review your policy and we may be able to change you to non-smoker rates. We'll need you to complete a questionnaire and sign a declaration that you've been nicotine-free for at least 12 months. We may also ask you to take the medical test to confirm that you haven't used nicotine in the past year.

It's very important that you tell us if you smoke. If a claim is made on your policy and it's clear that the information you gave us about your use of nicotine was incorrect, we may 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

The [NHS One You](#) and [NHS Smokefree](#) websites provide useful information and support to help you stop smoking.

Sources:

6 NHS Smokefree, What happens when you quit?, June 2018



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