

Smoking, Vaping & Insurance

Could You be Considered
a Smoker, Without Even
Realising It?

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Introduction

If you're applying for mortgage protection, life insurance, or income protection in Ireland and you vape — or only smoke socially — you might be thinking:

"Sure I'm not technically a smoker, right?"

You're not alone. We hear this all the time at Beat The Bank.

Many people are surprised to learn that even the occasional vape on a night out, or the odd nicotine patch, means you're classed as a smoker by insurers — and that has a direct impact on the cost of your cover.

This Guide Will Walk You Through:



What counts as "smoking" to Irish insurers.



Why it matters for your premiums.



How to avoid overpaying if you've quit nicotine.



What Counts as Smoking?

When it comes to life insurance, mortgage protection and income protection in Ireland, most providers use a strict definition. You're considered a smoker if you've used **any form of nicotine in the last 12 months**.

That includes:



Tobacco Products: cigarettes, rolling tobacco, cigars, snus.



Vapes or e-cigarettes



Nicotine patches, sprays, or gum
(NRT : Nicotine replacement therapy)



"But I only vape - I haven't smoked a cigarette in years!"

"I just have one now and again when I'm out."

Insurers don't look at frequency.

If you've had **any nicotine** in the last 12 months — even once — you're considered a smoker.

Smoker Rates = Higher Premiums

Smoker premiums are higher because insurers view nicotine users as higher risk. That's not new — and it's not something we need to preach about. If you smoke, you already know the risks.

However many people don't realise that **vaping**, using **NRT**, or being a "**social smoker**" also pushes you into the same premium category.

Here is a recent cost analysis conducted by **Royal London Ireland** to illustrate the difference between premiums paid by non-smokers and smokers for Level Term Assurance Life Cover:

Age	Term (years)	Monthly Premium Non-Smoker	Monthly premium Smoker	Savings Over 25-Year Term
35	25	€24.58	€44.80	€6,066.00
45	25	€54.78	€115.71	€18,279.00

"Can't I Just Say I'm a Non-Smoker?"

Tempting as it might be to tick the "non-smoker" box and hope for the best — it's never worth it.

It's the same with your medical history, **be honest**, and there won't be any issue in the event of a claim.



Good News: Royal London's Non-Smoker Declaration

Let's say you were a smoker, but you've been completely nicotine-free for 12 months. With most providers, switching to non-smoker rates means **starting from scratch** — a full re-application, new underwriting, and potentially higher pricing based on your age and health.

Royal London are different.

If you've been off **all nicotine** for 12 months, you can submit a **simple non-smoker declaration** — no reapplying, no starting over — and they'll switch you to non-smoker rates.

That's a unique feature that makes them stand out. And it's one of the reasons why we work exclusively with Royal London at BeatTheBank.ie.

At Beat The Bank, we quote across the market to compare the main five life insurers in Ireland. Then we take the lowest price, match it, and go further — by using our **market-leading discount from Royal London**, and **sacrificing part of our commission** to give you the lowest price available.

We partner exclusively with Royal London because they consistently come out on top — both on **price** and on **policy benefits**.

**Have you been off nicotine for 12 months?
Congratulations — let's make sure your cover
is reflecting that.**

Get In touch today.



Beat The Bank

Contact Us Today

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#1 Insurance Agency

#1 Insurance Broker



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