

## Cigs hike life cover

SMOKERS pay double the amount for life assurance than non-smokers, a survey has revealed.

And a smoker turning 45 on their next birthday will pay over €63,500 more than their non-smoking peer during the course of a Specified Serious Illness policy over a 25-year term.

But Colette Houton, underwriting and claims lead at Royal London, said: "On the plus side – if you manage to kick the habit then you only have to be 12 months nicotine free to be recognised as a non-smoker for life cover purposes.

"This could mean you can avail of the cheaper non-smoker rates."

