

## Insurance costs going up in smoke

SMOKERS pay twice as much for life insurance than non-smokers, it has been claimed.

They can expect to pay €63,900 more than someone who doesn't light up during the course of a policy for €300,000 over a 25-year term.

The figures from insurance group Royal London also revealed around 57% said they are thinking about quitting, and 40% said they made an attempt to do so in the past year.

Claims lead Colette Houton said: "There is a massive difference in price when you consider how much the savings add up over the lifetime of the cover."

