**PAYING TOO MUCH FOR LIFE INSURANCE AS AN E-CIGARETTE USER**

Meta Description:

An article exploring the reasons behind why e-cigarette users may be paying too much for their life insurance.

Keywords:

life insurance, e-cigarettes, smoking, vaping, life insurance versus vaping, life insurance for e-cigarette smokers, life insurance for smokers

Smoking versus vaping:

While both habits sound similar, there are various differences – both in health and habit – when it comes to comparing smoking and vaping.

Smoking is the act performed by lighting up a cigarette, cigars, or other rolled-up substances. Most smoking products are known to contain varying amounts of tobacco and nicotine, elements that make smoking feel good. As this habit is carcinogenic to the smoker and to others in the surrounding, smoking is considered a highly-risky habit that comes with a huge premium rate attached to its tag when determining the policy rate for a life insurance plan.

Life insurance versus vaping:

Vaping, on the other hand, is similar to smoking in habit, not substance. For one, e-cigarettes are considered safer, albeit they do contain nicotine and other carcinogens except tobacco. While it is unsafe to smoke an e-cigarette too, it is relatively safer than a normal cigarette, and is relatively less harmful to those in the proximity of somebody who’s vaping.

Life insurance for smokers is generally a pricey plan with high premium rates. This is simply because smoking is a very risky habit, and is factually known to reduce the lifespan of the user significantly.

An unsure future for e-cigarette users:

Most insurance companies recognize vaping as tobacco use. This is because as of October 2019, there have been over a thousand probable cases affiliated to e-cigarette use. It is an addictive habit, but its long-term health effects have not been conclusively studied yet. They are known to cause increased risks towards Type Two Diabetes, addiction to other drugs, impair brain development, and cause nicotine poisoning. Due to these high risk factors consistent with human hygiene deterioration, insurers consider higher premium rates than normal for applicants that practice vaping.

Unless future studies can prove that vaping is significantly less harmful to the human body than we currently know of, life insurance for e-cigarette users is going to be a difficult policy to obtain; even if obtained, it probably will be at higher prices than standard life insurance policies.