Ditch The Cigarettes On No Smoking Day To Save A Bundle On Your Life Insurance Premium



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On Wednesday the 10th of March 2010, hundreds of thousands of people up and down the UK will stub out their final cigarette as they kick the habit and give up smoking for good.

Smoking currently claims around 106,000 lives in the UK each year due to a plethora of smoking related diseases such as cancer, heart disease and emphysema.

Treatment for illnesses caused or aggravated by smoking costs the NHS £5 billion annually.

Life insurance comparison website – <u>Quoteboffin.co.uk</u> – are calling for smokers to embrace No Smoking Day as the perfect time to ditch their addiction.

A QuoteBoffin spokesperson said, "For years smoking has been recognised as something that's bad for us although it would appear it takes more than just health risks to encourage some people to stop.

Last year No Smoking Day was the catalyst for 1 in 10 people kicking the habit; that's the equivalent of 900,000 people who will now enjoy improved health and increased life expectancy through one simple lifestyle change."

Aside from the health benefits, quitting smoking could also save individuals a bundle on their life and health insurance premium.

On average, life insurance premiums for smokers can be more than three times higher than non-smoker premiums; boasting a saving of thousands of pounds for those who are willing to quit.

QuoteBoffin.co.uk point out the kind of extra expenditures smokers unwittingly make: "The cost of smoking doesn't just stop at the cigarettes. Smokers depreciate the value of their cars and homes with the smell of cigarette smoke and damage caused by falling ash. Home owners can also expect to pay more for their home insurance since cigarettes cause house fires.

Life insurance provider Aviva recently conducted some research into insurance premiums for smokers. They found that a 25-year-old male smoker will pay £1,800 more over the course of 30 years for £125,000 of cover than his non-smoking counterpart. With smoking causing a massive strain on an individual's physical and financial well being, the real test comes down to will power; something the No Smoking Day charity are there to help with."

More information and support for smokers looking to quit can be found at: http://www.nosmokingday.org.uk/index.htm

About QuoteBoffin:

Quoteboffin.co.uk is an online insurance comparison website offering life insurance comparison tools that allow users to search the market and procure the best life insurance policies and quotes.

QuoteBoffin.co.uk was launched in February 2010 and is a trading style of David and Co Consultants Limited.

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