Article Date	Headline / Summary	Publication
08 Jun 2026	Vaping won't help you escape the 'smoker ' tag on insurance. Here's why	Moneycontrol

Vaping won't help you escape the 'smoker' tag on insurance. Here's why

Many Gen Z consumers have moved away from traditional cigarettes and embraced vaping devices and e-cigarettes, believing they are a safer alternative.
But when it comes to buying health or life insurance, that distinction often disappears. Insurers in India increasingly treat vaping, e-cigarettes and even e-hookahs the same way they treat conventional smoking, which means users may have to pay significantly higher premiums.

The reason behind this is that insurers are concerned about nicotine exposure and the long-term health risks associated with it, regardless of how it is consumed. As a result, a person who vapes occasionally could end up being classified as a smoker during the underwriting process, affecting both eligibility and premium costs.

Why insurers don't differentiate between cigarettes and vaping?
The perception that vaping is a healthier alternative may be widespread, but insurers say available evidence does not justify a separate risk category. They argue that nicotine consumption through any medium can increase health risks and therefore deserves similar treatment during underwriting.

Amarnath Saxena, Chief Technical Officer- Commercial, Bajaj General Insurance, said, "Research indicates that vaping can cause arterial stiffness and inflammation, raising cardiovascular risks similar to those seen in cigarette smokers."

Insurers rely on such findings when assessing risk. Rather than focusing on whether a person smokes a cigarette or uses a vape device, underwriters look at overall nicotine exposure and the potential impact on future health outcomes.

Priya Deshmukh, Head Health Product, Operations and Services, ICICI Lombard, said, "Health insurers recognise that e-cigarettes and vaping pose significant health risks, but these products are not classified separately during proposal or tele underwriting. All forms of nicotine, tobacco, and smoke exposure are uniformly treated as detrimental to health, increasing susceptibility to various diseases."

Who gets classified as a smoker?
Many consumers assume they are non-smokers because they do not smoke conventional cigarettes every day. However, underwriting definitions are much broader than common perceptions.
From an underwriting standpoint, anyone who has consumed nicotine in the past 12 months, whether through e-cigarettes or vaping, is classified as a smoker. This is because even limited use carries measurable health risks, and there is no safe threshold for smoking.

Research shows that people who smoke fewer than one cigarette a day still face more than a 60 percent higher risk of early death compared to non-smokers. Regular smokers are consistently placed in the smoker category, with premiums typically higher than those of non-smokers due to the well-documented risks of sustained nicotine exposure, according to Saxena.

In practical terms, this means that occasional vaping may not be enough to secure non-smoker rates. Insurers generally focus on whether nicotine has been consumed rather than how frequently an individual identifies as a smoker.

What insurers ask before issuing a policy?
Smoking and nicotine-related questions are a standard part of the policy application process. Applicants are expected to disclose their habits honestly, as incorrect declarations can create problems later.
Consumers are asked about the frequency and duration of smoking during Tele underwriting and in proposal form. Similar guardrails apply to e-hookah use also. All forms of smoke, tobacco, and nicotine exposure are classified under the smoker category, as they are detrimental to health and increase susceptibility to diseases and morbidities later in life. Accordingly, such usage may attract premium loading, with risk assessment based on the frequency and duration of use.

“Risk assessment is based on the frequency and duration of use. Despite being marketed as safe, e hookah and vaping have been shown to damage blood vessels through inflammation, reinforcing their classification under standard tobacco/smoking/nicotine user risk categories,” Deshmukh added.

How much more could you pay?
The financial impact can be substantial. While exact pricing varies across insurers and age groups, being tagged as a smoker can significantly increase the cost of insurance coverage.
Shilpa Arora, Co-Founder and COO, Insurance Samadhan, said, "Premiums can go up by 10 percent to 60 percent in almost all cases. There is a standard classification of smokers and non-smokers.
Even rates of smokers are standard unless the proposer objects and shares a medical report of the Cotinine level. As it gives additional revenue, the insurer would ask for the standard smoker rate.

Most Indian insurers accept 15 mg/ml cotinine in blood as a non-smoker. Objection helps, and insurers may reduce the premium or treat you as a non-smoker."
Cotinine, a by-product of nicotine metabolism, is often used as an indicator of tobacco or nicotine use. In some cases, policyholders who can demonstrate low cotinine levels through medical reports may be able to challenge their classification and seek lower premiums.

What you must know
"From a risk assessment perspective, insurers treat all forms of nicotine use as high risk, relying on long-term data that consistently shows higher morbidity and mortality among smokers. In practice, vaping and e-hookah are assessed on par with cigarette smoking when policies are issued," said Saxena.
Thus, consumers must understand that switching from cigarettes to vaping may change how nicotine is consumed, but it is unlikely to change how insurers view the risk. Anyone planning to buy health or life insurance should be prepared for vaping habits to attract the same scrutiny, and potentially the same premium loading, as traditional smoking.