

Moneyfacts Annual Star Ratings



Home Insurance 2025

Home Buildings Insurance – Five Star

3XD - Home Insurance
Admiral - Platinum Home Insurance
Age Partnership - Home Insurance
Ageas - House Guard Prestige
Allianz - Bronze Insurance
Allianz - Gold Insurance
Allianz - Silver Insurance
Artsure - Private Client
Aviva - Home Insurance
AXA Direct - AXA Premier Home Insurance
AXA Insurance - AXA Advanced
AXA Insurance - AXA Extra
Bank of Scotland - Home Insurance Select Gold
Bank of Scotland - Home Insurance Select Silver
Bspoke Private Clients - Platinum Home Insurance
Cavere Insurance - Cavere Home Insurance (RSA)
Cavere Insurance - Home Insurance (Ageas)
Cherish Insurance Services - Cherish Home
Choice Insurance Agency - Aspire Home Insurance
Chubb - Masterpiece Initial
Churchill - Home Plus
Countrywide Insurance Services - Homeowner Insurance
coverbaloo - Home Insurance
Cumberland Building Society - Home Insurance
Direct Line - Home Insurance
Direct Line - Home Insurance Plus
Direct Line - Select Premier Insurance
first direct - Home Insurance
First2Protect - Your Home
Frontier Home Insurance - Frontier Home Essentials
Frontier Home Insurance - Frontier Home Premier
Halifax - Home Insurance Select Gold
Halifax - Home Insurance Select Silver
Halifax - Home Insurance Ultimate
Hastings Direct - Hastings Premier
Hiscox - Hiscox 606 Home Insurance
Hiscox - Home Insurance
Homeprotect - Home Insurance
Howden Insurance - Elite Home Insurance
Howden Insurance - Premier Home Insurance
HSBC - Home Insurance
John Lewis Money - Bronze
John Lewis Money - Gold
John Lewis Money - Silver
Leeds Building Society - Home Insurance
Lloyds Bank - Home Insurance Select Gold
Lloyds Bank - Home Insurance Select Silver
LV= - Home Essentials Insurance
LV= - Home Insurance
LV= - Home Plus Insurance
LV= - LV= Home Gold
LV= - LV= Home Silver
M&S Bank - M&S Premier Home Insurance
M&S Bank - M&S Standard Home Insurance
MBNA - Home Insurance Plus
Motability - Home Insurance
Nationwide Building Society - Home Insurance
NatWest - Elite Home Insurance
NatWest - Home Insurance
NatWest - Premier Home Insurance
NFU Mutual - Home and Lifestyle
Paragon - Monument
Paragon - Noble
Paymentshield - Plus Home Insurance
Pen Underwriting - Premier Home
Police Mutual - Family Home Insurance
Police Mutual - Home Insurance
Police Mutual - NARPO Home Insurance
Privilege - Platinum Home Insurance
Quotemehappy.com - Premier
Royal Bank of Scotland - Elite Home Insurance
Royal Bank of Scotland - Home Insurance
Royal Bank of Scotland - Premier Home Insurance
Saga - Saga Plus
Saga - Saga TailorMade
Saga - House and Home Insurance
Sainsbury's Bank - Home Insurance
Sainsbury's Bank - Home Plus
Santander - Santander Home Insurance - Classic
Santander - Santander Home Insurance - Plus
Sky Protect - Sky Protect Home Insurance
Sky Protect - Sky Protect Smart Home Insurance
Suffolk Building Society - Home Insurance
Swiftcover - Plus Home Insurance
Swinton Insurance - Premier Home Insurance
TSB - Enhanced Home Insurance
TSB - Essential Home Insurance
Uinsure - Home Insurance
Utility Warehouse - Home Insurance
Vernon Building Society - Premier Home Insurance
Vernon Building Society - Standard Home Insurance
Virgin Money - Home Insurance
West Bromwich Building Society - Premier Home Insurance
West Bromwich Building Society - Standard Home Insurance
Yorkshire Building Society - Home Insurance

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Home Insurance 2025

Home Buildings Insurance – Four Star

AA - Platinum Home Insurance
Admiral - Gold Home Insurance
Allianz - Rainbow Home Insurance
Aviva - Home Plus
Aviva - Your House
AXA Direct - AXA Home Insurance
AXA Direct - AXA Plus Home Insurance
Bank of Scotland - Home Insurance Select Bronze
Baptist Insurance - Home Insurance
Beazley - Home Insurance
Bspoke Private Clients - Premier Home Insurance
Choice Insurance Agency - Household Policy (Affinity)
Churchill - Home Insurance
Co-op Insurance - Co-op Home
County Insurance Services - County Home Insurance
Ecclesiastical - Home Insurance
First2Protect - Your Essentials
Halifax - Home Insurance Select Bronze
Halifax - Home Insurance Standard
Hastings Direct - Hastings Direct
Intasure - Property Owners Insurance
Lloyds Bank - Home Insurance Select Bronze
MBNA - Home Insurance Essentials
Methodist Insurance - Home Shield
Midas Underwriting Limited - Midas Jewel Home Insurance
Paymentshield - Standard Home Insurance
Policy Expert - Gold Home Insurance
Policy Expert - Silver Home Insurance
Post Office Money - Gold
Privilege - Home Insurance
Quotemehappy.com - Essentials Plus
RIAS - Home Insurance
Safeguard - Gold Home Insurance
Saga - Saga Select
Swiftcover - Home Insurance
Swinton Insurance - Classic Home Insurance
Ulster Bank - Home Insurance

Home Buildings Insurance – Three Star

AA - Gold Home Insurance
Admiral - Home Insurance
Ageas - Extra Home Insurance
Cornish Mutual - Home Insurance
Covea Insurance - Profile
esure - Home Insurance
Geo Personal Lines - Standard Home Insurance
Hastings Direct - Hastings Essential
Haven Insurance - Home Insurance
Lemonade - Home Insurance
Lloyd & Whyte - House Guard Prestige for Professionals
Magnet Insurance - Home Insurance
Pen Underwriting - Pen Evolve Your Home
Policy Expert - Bronze Home Insurance
Post Office Money - Silver
Quotemehappy.com - Essentials
Safeguard - Silver Home Insurance
Sheilas' Wheels - Home Insurance
Swinton Insurance - Essentials Home Insurance
Tesco Bank - Click & You're Covered Home Insurance
Tesco Bank - Tesco Bank Home Insurance
Urban Jungle - Home Insurance

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Home Contents Insurance – Five Star

AA - Platinum Home Insurance	Lloyds Bank - Home Insurance Select Silver
Admiral - Platinum Home Insurance	LV= - Home Insurance
Age Partnership - Home Insurance	LV= - Home Plus Insurance
Ageas - House Guard Prestige	LV= - LV= Home Gold
Allianz - Gold Insurance	M&S Bank - M&S Premier Home Insurance
Allianz - Rainbow Home Insurance	M&S Bank - M&S Standard Home Insurance
Allianz - Silver Insurance	MBNA - Home Insurance Plus
Artsure - Private Client	Motability - Home Insurance
AXA Direct - AXA Premier Home Insurance	Nationwide Building Society - Home Insurance (Core Tier Contents)
AXA Insurance - AXA Advanced	Nationwide Building Society - Home Insurance (Extended Tier Contents)
AXA Insurance - AXA Extra	NatWest - Elite Home Insurance
Bank of Scotland - Home Insurance Select Gold	NatWest - Premier Home Insurance
Bank of Scotland - Home Insurance Select Silver	NFU Mutual - Home and Lifestyle
Baptist Insurance - Home Insurance	Paragon - Monument
Beazley - Home Insurance	Paragon - Noble
Bspoke Private Clients - Platinum Home Insurance	Paymentshield - Plus Home Insurance
Bspoke Private Clients - Premier Home Insurance	Paymentshield - Standard Home Insurance
Cavere Insurance - Cavere Home Insurance (RSA)	Pen Underwriting - Premier Home
Cavere Insurance - Home Insurance (Ageas)	Police Mutual - Family Home Insurance
Cherish Insurance Services - Cherish Home	Police Mutual - Home Insurance
Choice Insurance Agency - Aspire Home Insurance	Police Mutual - NARPO Home Insurance
Chubb - Masterpiece Initial	Policy Expert - Gold Home Insurance
Churchill - Home Plus	Post Office Money - Gold
Countrywide Insurance Services - Homeowner Insurance	Privilege - Platinum Home Insurance
Covea Insurance - Profile	Quotemehappy.com - Premier
coverbaloo - Home Insurance	Rentguard - Home Plus
Cumberland Building Society - Home Insurance	RIAS - Home Insurance
Direct Line - Home Insurance Plus	Royal Bank of Scotland - Elite Home Insurance
Direct Line - Select Premier Insurance	Royal Bank of Scotland - Premier Home Insurance
Ecclesiastical - Home Insurance	Saga - Saga Plus
first direct - Home Insurance	Saga - Saga Select
First2Protect - Your Home	Saga - Saga TailorMade
Frontier Home Insurance - Frontier Home Premier	Sagic - House and Home Insurance
Halifax - Home Insurance Select Gold	Santander - Santander Home Insurance - Plus
Halifax - Home Insurance Select Silver	Sky Protect - Sky Protect Home Insurance
Halifax - Home Insurance Ultimate	Sky Protect - Sky Protect Smart Home Insurance
Hastings Direct - Hastings Premier	Suffolk Building Society - Home Insurance
Hiscox - Hiscox 606 Home Insurance	Swinton Insurance - Premier Home Insurance
Hiscox - Home Insurance	Tesco Bank - Tesco Bank Home Insurance
Homeprotect - Home Insurance	Uinsure - Home Insurance
Howden Insurance - Elite Home Insurance	Utility Warehouse - Home Insurance
HSBC - Home Insurance	Vernon Building Society - Premier Home Insurance
John Lewis Money - Bronze	Vernon Building Society - Standard Home Insurance
John Lewis Money - Gold	Virgin Money - Home Insurance
John Lewis Money - Silver	West Bromwich Building Society - Premier Home Insurance
Leeds Building Society - Home Insurance	West Bromwich Building Society - Standard Home Insurance
Lloyd & Whyte - House Guard Prestige for Professionals	Yorkshire Building Society - Home Insurance
Lloyds Bank - Home Insurance Select Gold	

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Home Contents Insurance – Four Star

Admiral - Gold Home Insurance
Ageas - Extra Home Insurance
Aviva - Your House
AXA Direct - AXA Plus Home Insurance
Bank of Scotland - Home Insurance Select Bronze
Churchill - Home Insurance
Cornish Mutual - Home Insurance
County Insurance Services - County Home Insurance
Direct Line - Home Insurance
esure - Home Insurance
Geo Personal Lines - Standard Home Insurance
Halifax - Home Insurance Select Bronze
Halifax - Home Insurance Standard
Hastings Direct - Hastings Direct
Howden Insurance - Premier Home Insurance
Lloyds Bank - Home Insurance Select Bronze
LV= - LV= Home Silver

Mark Bates Ltd - Home Insurance
Methodist Insurance - Home Shield
NatWest - Home Insurance
Pen Underwriting - Pen Evolve Your Home
Post Office Money - Silver
Prestige Underwriting - Coverall Home Insurance
Quotemehappy.com - Essentials Plus
Rivr - Home Insurance
Royal Bank of Scotland - Home Insurance
Safeguard - Gold Home Insurance
Sainsbury's Bank - Home Insurance
Sainsbury's Bank - Home Plus
Sheilas' Wheels - Home Insurance
Swinton Insurance - Classic Home Insurance
Tesco Bank - Click & You're Covered Home Insurance
TSB - Enhanced Home Insurance

Home Contents Insurance – Three Star

3XD - Home Insurance
AA - Gold Home Insurance
Ageas - House Guard
Arkel - Adapt Home Insurance
Aviva - Home Insurance
Aviva - Home Plus
AXA Direct - AXA Home Insurance
Bradford & Bingley - Home Insurance
Choice Insurance Agency - Household Policy (Affinity)
Co-op Insurance - Co-op Home
First2Protect - Your Essentials
i4me - Home Insurance

Intelligent Insurance - Home Insurance
LV= - Home Essentials Insurance
Midas Underwriting Limited - Midas Jewel Home Insurance
Pen Underwriting - Home Insurance E-Solutions
Plum Underwriting - Flex
Policy Expert - Silver Home Insurance
Santander - Santander Home Insurance - Classic
Swiftcover - Home Insurance
Swiftcover - Plus Home Insurance
TSB - Essential Home Insurance
Ulster Bank - Home Insurance