

# Moneyfacts Annual Star Ratings



## Home Emergency Cover 2026

### Home Emergency Cover – Five Star

**1st Central** - Home Emergency Cover  
**24/7 Home Rescue** - My Home Plus  
**AA** - Home Emergency and Boiler Cover  
**Admiral** - Home Emergency Extra Cover  
**Age Partnership** - Home Emergency Assistance  
**Allianz** - Home Emergency  
**Alps** - Home Emergency  
**Aviva** - Aviva Online and Aviva Premium Home Emergency Cover  
**Aviva** - Complete Home Breakdown and Emergency Solutions  
**Aviva** - Refine Home Breakdown and Emergency Solutions  
**Aviva** - Smart Home Emergency  
**Aviva** - Ultra Home Breakdown and Emergency Solutions  
**Aviva** - Your Aviva Home Emergency Cover  
**AXA Insurance** - AXA Home Assistance  
**AXA Insurance** - AXA Plus Home Assistance  
**AXA Insurance** - AXA Premier Home Assistance  
**BIG Warranties** - Home Emergency and Boiler Insurance  
**British Gas** - HomeCare Classic  
**British Gas** - HomeCare Complete  
**Bspoke Private Clients** - Home Emergency Insurance  
**Cavere Insurance** - Home Emergency Insurance  
**Cherish Insurance Services** - Home Emergency  
**Choice Insurance Agency** - Home Emergency Solutions  
**Co-op Insurance** - Home Assistance  
**CORGI HomePlan** - Complete  
**Covea Insurance** - Executive Home Emergency  
**Covea Insurance** - Executive Plus Home Emergency  
**Covea Insurance** - Premier Home Emergency  
**coverbaloo** - Home Emergency Cover  
**Dynamo Cover** - Electric, Plumbing, Boiler & Heating Cover  
**EDF Energy** - BoilerCare Total Insurance  
**first direct** - Home Emergency Cover  
**First2Protect** - Home Emergency Insurance  
**Frontier Home Insurance** - My Cover  
**Gallagher** - Home Emergency Solutions  
**Halifax** - Ultimate Reward Current Account Home Emergency Cover  
**Hiscox** - 606 Home Insurance Home Emergency  
**Home Emergency Assist** - Enhanced Complete Cover  
**Home Emergency Assist** - Premium Boiler, Heating & Utilities  
**Home Emergency Assist** - Premium Complete Cover  
**Homeprotect** - Full Home Emergency  
**HomeRescueCo** - Electric, Plumbing, Boiler & Heating Cover  
**HomeServe** - Heating, Plumbing and Electrics Plus with Service

**Hometree** - Your Home  
**Hometree** - Your Home Plus  
**HSBC** - Home Emergency Cover  
**Intelligent Insurance** - Home Emergency Plus  
**John Lewis Money** - Home Emergency & Boiler Servicing Cover  
**John Lewis Money** - Specialist Home Emergency  
**Lemonade** - Home Emergency Cover  
**LV=** - Home Emergency  
**Monzo** - Home Emergency Cover  
**Nationwide Building Society** - Home Emergency Cover  
**NFU Mutual** - Home Emergency  
**NFU Mutual** - NFU Mutual Bespoke Home Emergency  
**OpenFix** - Complete Plan  
**OpenFix** - Home Plan  
**OVO Energy** - Complete Plan  
**Paragon** - Home Emergency  
**Paymentshield** - Home Emergency Cover  
**Plus Heat** - Platinum  
**Plus Heat** - Premium  
**Policy Expert** - Home Emergency Plus  
**Quotemehappy.com** - Home Emergency Cover  
**rivr** - Home Emergency  
**Row.co.uk** - Home Emergency and Boiler Insurance  
**Safeguard** - Home Emergency Cover  
**Saga** - Home and Heating Emergency  
**Saga** - Home Emergency  
**Santander** - Home Emergency Cover  
**Scottish Power** - Heating & Home Emergency Protect  
**Sky Protect** - Home Emergency Cover  
**Stubben Edge** - Home Emergency Insurance - £1,000 Limit  
**Stubben Edge** - Home Emergency Insurance - £500 Limit  
**Swiftcover** - Home Assistance  
**Swinton Insurance** - Home Emergency Cover  
**Tesco Insurance** - Home Emergency Cover  
**TSB** - Home Emergency Cover  
**Uinsure** - Home Emergency Cover  
**Utility Warehouse** - Boiler & Home Cover  
**Utility Warehouse** - Home Emergency Insurance  
**Virgin Money** - Home Emergency Cover  
**YourRepair** - Complete  
**YourRepair** - Home Plus  
**Zurich Private Clients** - Home Assistance

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## Home Emergency Cover 2026

### Home Emergency Cover – Four Star

**Admiral** - Home Emergency Cover

**ARAG** - Home Emergency Solutions - £1,000 Limit

**AXA Direct** - Home Assistance

**Bank of Scotland** - Home Emergency Cover

**BIG Warranties** - Home Emergency Insurance

**Churchill** - Home Emergency

**Direct Line** - Home Emergency

**esure** - Home Emergency

**Halifax** - Home Emergency Cover

**Hastings Direct** - Home Emergency Cover

**Home Emergency Assist** - Enhanced Boiler, Heating & Utilities

**HomeServe** - Heating and Plumbing with Service

**HomeServe** - Heating, Plumbing and Electrics with Service

**John Lewis Money** - Home Emergency Cover

**Lloyds Bank** - Home Emergency Cover

**Mark Bates Ltd** - Home Emergency Solutions

**MBNA** - Home Emergency Cover

**NatWest** - Home Emergency

**NatWest** - Premier Reward Black Account Home Emergency Service

**Pen Underwriting** - Home Emergency Insurance

**Police Mutual** - Home Emergency Cover

**Privilege** - Home Emergency

**RIAS** - Home Protection Plus

**Row.co.uk** - Home Emergency Insurance

**Royal Bank of Scotland** - Home Emergency

**Royal Bank of Scotland** - Premier Reward Black Account Home Emergency Service

**Scottish Power** - Heating & Plumbing Protect

**Sheilas' Wheels** - Home Emergency

**Smart-Cover Insurance Services** - Home Emergency Insurance - Essential

**Smart-Cover Insurance Services** - Home Emergency Insurance - Premium

**Smart-Cover Insurance Services** - Home Emergency Insurance - Standard

**Trinity** - Home Emergency Cover

**Ulster Bank** - Home Emergency

**YourRepair** - Home

### Home Emergency Cover – Three Star

**Ageas** - Home Emergency

**ARAG** - Home Emergency Solutions - £500 Limit

**Aviva** - Distinct 150 Home Emergency Service

**BIG Warranties** - Boiler Insurance

**Brit Insurance** - Home Emergency

**CETA** - Residential Emergency Assistance Insurance

**CORGI HomePlan** - Advanced

**Countrywide Insurance Services** - Home Emergency

**Domestic Appliance Guard** - Complete

**Ecclesiastical** - Art & Private Client Home Emergency

**Home Emergency Assist** - Enhanced Boiler & Heating

**Home Emergency Assist** - Premium Boiler & Heating

**Home Emergency Assist** - Premium Plumbing, Drainage & Utilities

**Hometree** - Your Heating

**Hoot Insurance** - Home Emergency Cover

**Howden Insurance** - Emergency Assistance

**Intasure** - Home Emergency

**Legal Protection Group** - Home Emergency Assistance (£1,000 Limit)

**Magenta Insurance** - Magenta Prestige - Home Emergency

**Markham Private Clients** - Home Emergency

**OneClickCover** - Home Emergency Cover

**Row.co.uk** - Boiler Insurance

**T&R Direct Insurance Services** - Property Emergency Insurance

**Urban Jungle** - Home Emergency

**Vernon Building Society** - Home Emergency Assistance

**WarmZilla** - HomeZilla Total Plan