

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 - Aviva Online
Aviva - Aviva Premium
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 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
- Admiral** - Platinum Home Insurance
- Age Partnership** - Home Insurance
- Ageas** - House Guard Prestige
- Allianz** - Gold Insurance
- Allianz** - Rainbow Home Insurance
- Allianz** - Silver Insurance
- Artsure** - Private Client
- 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
- Baptist Insurance** - Home Insurance
- Beazley** - Home Insurance
- Bspoke Private Clients** - Platinum Home Insurance
- Bspoke Private Clients** - Premier 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
- Covea Insurance** - Profile
- coverbaloo** - Home Insurance
- Cumberland Building Society** - Home Insurance
- Direct Line** - Home Insurance Plus
- Direct Line** - Select Premier Insurance
- Ecclesiastical** - Home Insurance
- first direct** - Home Insurance
- First2Protect** - Your Home
- 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
- HSBC** - Home Insurance
- John Lewis Money** - Bronze
- John Lewis Money** - Gold
- John Lewis Money** - Silver
- Leeds Building Society** - Home Insurance
- Lloyd & Whyte** - House Guard Prestige for Professionals
- Lloyds Bank** - Home Insurance Select Gold
- Lloyds Bank** - Home Insurance Select Silver
- LV=** - Home Insurance
- LV=** - Home Plus Insurance
- LV=** - LV= Home Gold
- 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 (Core Tier Contents)
- Nationwide Building Society** - Home Insurance (Extended Tier Contents)
- NatWest** - Elite Home Insurance
- NatWest** - Premier Home Insurance
- NFU Mutual** - Home and Lifestyle
- Paragon** - Monument
- Paragon** - Noble
- Paymentshield** - Plus Home Insurance
- Paymentshield** - Standard Home Insurance
- Pen Underwriting** - Premier Home
- Police Mutual** - Family Home Insurance
- Police Mutual** - Home Insurance
- Police Mutual** - NARPO Home Insurance
- Policy Expert** - Gold Home Insurance
- Post Office Money** - Gold
- Privilege** - Platinum Home Insurance
- Quotemehappy.com** - Premier
- Rentguard** - Home Plus
- RIAS** - Home Insurance
- Royal Bank of Scotland** - Elite Home Insurance
- Royal Bank of Scotland** - Premier Home Insurance
- Saga** - Saga Plus
- Saga** - Saga Select
- Saga** - Saga TailorMade
- Sagic** - House and Home Insurance
- Santander** - Santander Home Insurance - Plus
- Sky Protect** - Sky Protect Home Insurance
- Sky Protect** - Sky Protect Smart Home Insurance
- Suffolk Building Society** - Home Insurance
- Swinton Insurance** - Premier Home Insurance
- Tesco Bank** - Tesco Bank 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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Ageas - Extra Home Insurance
Aviva - Aviva Premium
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 - Aviva Online
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