

Moneyfacts Annual Star Ratings



Home Insurance 2026

Home Buildings Insurance – Five Star

3XD - Home Insurance
Admiral - Gold Home Insurance
Admiral - Platinum Home Insurance
Age Partnership - Home Insurance (Ageas)
Age Partnership - Home Insurance (Integra)
Allianz - Bronze Insurance
Allianz - Gold Insurance
Allianz - Silver Insurance
Artsure - Private Client
Aviva - Aviva Online
Aviva - Aviva Premium
Aviva - Your Aviva Signature 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 (Integra)
Cavere Insurance - Home Insurance (Ageas)
Cherish Insurance Services - Cherish Home
Choice Insurance Agency - Aspire Home Insurance
Choice Insurance Agency - Household Policy (Affinity)
Churchill - Home Plus
Countrywide Insurance Services - Homeowner Insurance
coverbaloo - Home Insurance (Ageas)
coverbaloo - Home Insurance (Integra)
Direct Line - Home Insurance
Direct Line - Home Insurance Plus
first direct - Home Insurance
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
Homeprotect - Home Insurance
Howden Insurance - Elite Home Insurance
HSBC - Home Insurance
John Lewis Money - Bronze
John Lewis Money - Gold
John Lewis Money - Silver

Lemonade - 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
MBNA - Home Insurance Plus
Midas - Midas Standard Home Insurance
Monzo - Home Insurance
Nationwide Building Society - Enhanced Home Insurance
Nationwide Building Society - Essentials Home Insurance
NatWest - Elite Home Insurance
NatWest - Home Insurance
NFU Mutual - Home and Lifestyle
NFU Mutual - Home Insurance - Level 1
NFU Mutual - Home Insurance - Level 2
NFU Mutual - Home Insurance - Level 3
Paragon - Monument
Paragon - Noble
Paymentshield - Plus Home Insurance
Pen Underwriting - Premier Home
Privilege - Platinum Home Insurance
Quotemehappy.com - Premier
Royal Bank of Scotland - Elite Home Insurance
Royal Bank of Scotland - Home Insurance
Saga - Saga Plus
Sagic - House and Home Insurance
Santander - Santander Home Insurance - Classic
Santander - Santander Home Insurance - Plus
Sky Protect - Sky Protect Home Insurance
Sky Protect - Sky Protect Smart 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

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Home Insurance 2026

Home Buildings Insurance – Four Star

Admiral - 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 - Gold Home Insurance
Churchill - Home Insurance
County Insurance Services - County Home Insurance
Ecclesiastical - Home Insurance
esure - Home Insurance
First2Protect - Your Essentials
First2Protect - Your Home
Halifax - Home Insurance Select Bronze
Halifax - Home Insurance Standard
Hastings Direct - Hastings Direct

Hoot - Home Insurance
Howden Insurance - Premier Home Insurance
Intasure - Property Owners Insurance
Lloyds Bank - Home Insurance Select Bronze
MBNA - Home Insurance Essentials
Methodist Insurance - Home Shield
Midas - Midas Jewel Home Insurance
OneClickCover - Home Insurance
Paymentshield - Standard Home Insurance
Police Mutual - Home Insurance
Policy Expert - Gold Home Insurance
Post Office Money - Gold
Quotemehappy.com - Essentials Plus
RIAS - Home Insurance
Safeguard - Gold Home Insurance
Sheilas' Wheels - Home Insurance
Swiftcover - Home Insurance
Swinton Insurance - Classic Home Insurance

Home Buildings Insurance – Three Star

1st Central - Home Insurance
AA - Platinum Home Insurance
Bspoke Private Clients - Premier Home Insurance
Co-op Insurance - Co-op Home
Cornish Mutual - Home Insurance
Covea Insurance - Profile
esure - Flex Home Insurance
Hastings Direct - Hastings Essential
Haven Insurance - Home Insurance
Pen Underwriting - Pen Evolve Your Home
Policy Expert - Bronze Home Insurance

Policy Expert - Silver Home Insurance
Post Office Money - Silver
Privilege - Home Insurance
Quotemehappy.com - Essentials
Safeguard - Silver Home Insurance
Saga - Saga Select
Swinton Insurance - Essentials Home Insurance
Tesco Insurance - Click & You're Covered Home Insurance
Tesco Insurance - Tesco Home Insurance
Ulster Bank - Home Insurance
Urban Jungle - Home Insurance

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Home Insurance 2026

Home Contents Insurance – Five Star

AA - Platinum Home Insurance

Admiral - Platinum Home Insurance

Age Partnership - Home Insurance (Ageas)

Age Partnership - Home Insurance (Integra)

Allianz - Gold Insurance

Allianz - Rainbow Home Insurance

Allianz - Silver Insurance

Artsure - Private Client

Aviva - Your Aviva Signature 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

Baptist Insurance - Home Insurance

Beazley - Home Insurance

Bspoke Private Clients - Gold Home Insurance

Bspoke Private Clients - Platinum Home Insurance

Bspoke Private Clients - Premier Home Insurance

Cavere Insurance - Cavere Home Insurance (Integra)

Cavere Insurance - Home Insurance (Ageas)

Cherish Insurance Services - Cherish Home

Choice Insurance Agency - Aspire Home Insurance

Choice Insurance Agency - Household Policy (Affinity)

Churchill - Home Plus

Countrywide Insurance Services - Homeowner Insurance

Covea Insurance - Profile

coverbaloo - Home Insurance (Ageas)

coverbaloo - Home Insurance (Integra)

Direct Line - Home Insurance Plus

Ecclesiastical - Home Insurance

first direct - Home Insurance

First2Protect - Your Essentials

First2Protect - Your Home

Frontier Home Insurance - Frontier Home Premier

Halifax - Home Insurance Select Gold

Halifax - Home Insurance Select Silver

Halifax - Home Insurance Standard

Halifax - Home Insurance Ultimate

Hastings Direct - Hastings Premier

Hiscox - Hiscox 606 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

Lemonade - Home Insurance

Lloyds Bank - Home Insurance Select Gold

Lloyds Bank - Home Insurance Select Silver

LV= - Home Insurance

LV= - Home Plus Insurance

LV= - LV= Home Gold

MBNA - Home Insurance Plus

Methodist Insurance - Home Shield

Midas - Midas Standard Home Insurance

Nationwide Building Society - Enhanced Home Insurance

NatWest - Elite Home Insurance

NFU Mutual - Home and Lifestyle

NFU Mutual - Home Insurance - Level 1

NFU Mutual - Home Insurance - Level 2

NFU Mutual - Home Insurance - Level 3

Paragon - Monument

Paragon - Noble

Paymentshield - Plus Home Insurance

Paymentshield - Standard Home Insurance

Pen Underwriting - Premier Home

Policy Expert - Gold Home Insurance

Post Office Money - Gold

Privilege - Platinum Home Insurance

Quotemehappy.com - Premier

RIAS - Home Insurance

rivr - Home Insurance

Royal Bank of Scotland - Elite Home Insurance

Saga - Saga Plus

Sagic - House and Home Insurance

Santander - Santander Home Insurance - Plus

Sky Protect - Sky Protect Home Insurance

Sky Protect - Sky Protect Smart Home Insurance

Swinton Insurance - Premier Home Insurance

TSB - Enhanced 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

Moneyfacts Annual Star Ratings



Home Insurance 2026

Home Contents Insurance – Four Star

Admiral - Gold Home Insurance

Ageas - Extra Home Insurance

Ageas - House Guard

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

Halifax - Home Insurance Select Bronze

Hastings Direct - Hastings Direct

Hoot - Home Insurance

Howden Insurance - Premier Home Insurance

Intelligent Insurance - Home Insurance

Lloyds Bank - Home Insurance Select Bronze

LV= - Home Essentials Insurance

LV= - LV= Home Silver

Mark Bates Ltd - Home Insurance

NatWest - Home Insurance

OneClickCover - Home Insurance

Pen Underwriting - Pen Evolve Your Home

Police Mutual - Home Insurance

Post Office Money - Silver

Quotemehappy.com - Essentials Plus

Royal Bank of Scotland - Home Insurance

Safeguard - Gold Home Insurance

Saga - Saga Select

Sheilas' Wheels - Home Insurance

Swinton Insurance - Classic Home Insurance

Tesco Insurance - Click & You're Covered Home Insurance

Tesco Insurance - Tesco Home Insurance

Trinity - Buildings And Contents Insurance

Home Contents Insurance – Three Star

1st Central - Home Insurance

3XD - Home Insurance

AA - Gold Home Insurance

Admiral - Home Insurance

Arkel - Adapt Home Insurance

Aviva - Aviva Online

Aviva - Aviva Premium

Aviva - Home Plus

AXA Direct - AXA Home Insurance

Co-op Insurance - Co-op Home

Haven Insurance - Home Insurance

Midas - Midas Jewel Home Insurance

Nationwide Building Society - Essentials Home Insurance

Pen Underwriting - Home Insurance E-Solutions

Plum Underwriting - Flex

Policy Expert - Silver Home Insurance

Prestige Underwriting - Coverall Home Insurance

Quotemehappy.com - Essentials

Santander - Santander Home Insurance - Classic

Swiftcover - Home Insurance

Swiftcover - Plus Home Insurance

TSB - Essential Home Insurance

Ulster Bank - Home Insurance