

# 5 Star Home Contents Insurance Factsheet

## ★ Defaqto Star Ratings – Home Contents Insurance

Defaqto Star Ratings for home contents insurance are based on our **independent, expert** analysis of the 57 most important features to you the consumer, out of over 140 in total. These are grouped into five categories: cover availability, policy cover, policy excesses and terms, add-on benefits and customer helplines.

Our **experts** analyse the market, which comprises of over 440 insurance policies, and then set benchmarks for a 1-5 scoring system for each of the 57 features. Usually the more comprehensive a policy is the more points it will score; the overall score is then calculated to give the product a rating from 1-5 Stars.

In addition to achieving a high number of points in all of the criteria, to achieve a 5 Star Rating the policy must exceed the benchmark for each of the 'core criteria' below. If a policy fails any core criteria test it will automatically be given a lower Star Rating.



### 🔍 Core criteria

Protection of your sum insured against the effects of inflation must be provided	✓	Cover for the <b>cost of metered water</b> lost due to a major leak must be included	✓
Accidental damage cover for contents, glass breakage, tech and entertainment equipment must be available	✓	At least £200 of cover must be provided for <b>freezer contents</b>	✓
Money kept in the home must be covered	✓	<b>Personal liability</b> cover of £2m or more must be included in case you cause any accidental damage or injury to third parties	✓
At least £500 of cover for <b>lock replacement following theft of keys</b>	✓	<b>Domestic worker</b> cover in case of injury to an employee such as a cleaner or gardener, must be included	✓
A minimum of £250 of cover for <b>contents left in the open</b> and £1,000 of cover for <b>theft from outbuildings</b> must be included	✓	Cover must be available for <b>money and personal possessions</b> away from the home	✓
At least £7,500 of cover must be provided for in case you need <b>alternative accommodation</b>	✓	<b>Minimum excess</b> for contents or accidental damage claims must be no more than £150	✓

### ✔ All criteria

Criteria are given a score from 1-5, where 5 is the highest and 1 is the lowest, based on how this proposition compares to the rest of the market.

Cover availability	Policy terms	Policy cover	Policy cover (continued)
Cover either standard or optional	Limitations/excesses applied to claims	Limits on claims payouts	Limits on claims payouts
Accidental damage cover	Sum insured protection	Money in the home	Business equipment claim limit
Tech and entertainment equipment	Wear and tear cover on clothing	Digital information	Tenants liability limit
Glass breakage	Wear and tear age limits	Pedal cycles in total	Personal liability limit
Loss of keys cover	Wear and tear cover on linen	Loss of keys claim limit	Employers liability limit
Theft of keys cover	Wear and tear cover on furs	Theft of keys claim limit	Money away from home limit
Loss of oil cover	Wear and tear on pedal cycles	Contents in the open	
Loss of water cover	Valuables limit (in total)	Theft from outbuildings limit	<b>Add-ons</b>
Freezer contents cover	Single item limit	Plants in the garden limit	Access to important policy add-on products
Student belongings cover	Valuable single item limit	Alternative accommodation limit	Legal expenses maximum limit
House removal cover	Single item away from home	Loss of oil claim limit	Legal expenses perils covered
Business equipment cover	Minimum excess applied to claims	Loss of water claim limit	Home emergency cover max limit
Personal possessions cover	Multiple excesses combined	Reinstatement of title deeds	Home emergency perils covered
	Minimum accidental damage excess	Freezer contents claims limit	
<b>Helplines</b>	Minimum escape of water excess	Temporary removal claims limit	
Emergency repair helpline	Home unoccupancy period	Student belongings claim limit	
Legal helpline		Visitors effects claim limit	
24 hour claims helpline		Number of special events covered	
		Special event claims limit increase	

