

5 Star Home Buildings Insurance Factsheet

★ Defaqto Star Ratings – Home Buildings Insurance

Defaqto Star Ratings for home buildings insurance are based on our **independent, expert** analysis of the 32 most important features to you the consumer, out of over 95 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 425 insurance policies, and then set benchmarks for a 1-5 scoring system for each of the 32 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 buildings sum insured against the effects of inflation must be provided	✓	At least £500 of cover for lock replacement following theft of keys	✓
At least £15,000 of cover must be provided for in case you need alternative accommodation	✓	Minimum excess for buildings claims must be £150 or lower	✓
Accidental damage cover for buildings must be available	✓	Minimum excess for accidental damage claims must be £150 or lower	✓
Accidental damage cover for glass breakage and damage to underground services must be available	✓	Public liability cover of more than £2m or more in case of accidental damage or injury to third parties as a result of you owning your home	✓
Cover for damage caused by water following a burst pipe must be included	✓	Cover against being sued under the Defective Premises Act must be included	✓
At least £5,000 of cover for the costs of tracing and accessing leaking pipes	✓	Any repairs carried out by the insurer must be guaranteed for at least 12 months	✓

✓ All criteria

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

Cover availability	Policy terms	Policy cover	Add-ons
Cover either standard or optional	Limitations/excesses applied to claims	Limits on claims payouts	Access to important policy add-on products
Accidental damage cover	Sum insured protection	Alternative accommodation limit	Legal expenses maximum limit
Glass breakage	Minimum excess applied to claims	Damage by burst pipes	Legal expenses perils covered
Loss of keys cover	Multiple excesses combined	Clearing blocked sewer pipes	Home emergency cover max limit
Theft of keys cover	Additional accidental damage excess	Trace and access leaks limit	Home emergency perils covered
Accidental damage to underground services	Minimum escape of water excess	Loss of keys claim limit	
	Excess applied to subsidence claims	Theft of keys claim limit	
	Home unoccupancy period	Emergency services damage to buildings	
Helplines		Emergency services damage to gardens	
Emergency repair helpline		Loss of rent following serious damage	
Legal helpline		Cover during sale of home	
24 hour claims helpline		Public liability limit	
		Defective premises liability	
		Repairs guarantee period	

Total score

