

3. Home Insurance

Overview

Your home is likely the single largest investment you will ever make, and protecting it should be a top priority. Our home insurance plans provide comprehensive cover for the structure of your property against fire, flooding, storm damage, subsidence, and accidental damage. We also cover the cost of alternative accommodation if your home becomes uninhabitable while repairs are carried out — because being displaced should never mean being left without support.

Beyond the building itself, our contents insurance protects everything inside your home — from furniture and electronics to jewellery and clothing — against theft, loss, or damage. Our policies are fully customisable: choose the level of cover that matches the value of your possessions, add high-value item endorsements for art or jewellery, and include optional legal expenses cover for disputes involving your property. With a fast, hassle-free claims process, we get you back to normal as quickly as possible.

A house is built with walls and beams — a home is built with love and trust. We protect both.

Policy Options

7. Buildings Cover

Protects the physical structure of your home — walls, roof, floors, and permanent fixtures — against fire, flood, storm, and accidental damage up to full rebuild value.

8. Contents & Valuables

Covers your personal belongings inside the home against theft, loss, and damage. High-value items such as jewellery, art, and electronics can be individually listed for full replacement.

9. Landlord & Legal Protection

Specialist cover for rental properties including loss of rental income, tenant liability, and legal expenses for property disputes — everything a landlord needs in one policy.