

What is home insurance and what does it cover?

Audio transcript

Home insurance pays for replacements or repairs if something happens to your home or belongings.

Buildings insurance covers the structure of the building, permanent fixtures and fittings, and outbuildings, like sheds and garages.

Contents insurance typically covers items in your home, like furniture and white goods, carpets and curtains.

Damage caused by general wear and tear, isn't normally covered.

And accidental damage cover is usually available at an extra cost.