

[Skip to content](#)

- [Insurance](#)
- [Holidays](#)
- [Cruises](#)
- [Money](#)
- [Magazine](#)

[MySaga](#)

1. [Home](#)
2. Home insurance



[Get a quote](#)[Retrieve a quote](#)



## Protect your home with 3-year fixed price Saga Home Insurance

When you've spent time and care making a house a home, you want to be sure it's protected from anything that could go wrong. Getting the right level of home insurance is important to keep your home and belongings safe against the unexpected happening.

[Already a customer?](#)

Log in or create a MySaga account to make changes, view your policy documents or renew your policy. Fast and easy, no need to call.

[\*\*Visit MySaga\*\*](#)

## New to Saga?

Start your journey with us, get a quote or pick up where you left off. Online or over the phone, we look forward to welcoming you.

[\*\*Get a quote\*\*](#) [\*\*Retrieve a quote\*\*](#)

What does home insurance cover?

Home insurance cover can vary, depending on what you need and the type of property you're looking to protect. Generally, you can take cover to insure your buildings, contents or or a combination of both under one policy.

Saga offers two levels of cover, Saga Plus and Saga Select, both 5 Star rated by Defaqto and each with the same great level of service.

## Compare home insurance from Saga

Use the home insurance comparison chart below to compare our two policies and decide which one best suits your needs.

**Cover and benefits**

**3-year fixed price**

## Cover and benefits

You can expect to pay the same price for 3 years if there are no changes, even after most types of claim. [Find out more](#)

**Up to £1 million cover for buildings and up to £100,000 for contents.**

### Accidental damage cover in the home

For example if you stain your sofa or leave a hot pan on a worktop.

## Cover and benefits

### Personal belongings cover

For items away from home like mobile phones and tablets (up to £10,000 per event with a single item limit)

### New for old replacement

### No need to add single items worth less than £2,500

(Like jewellery and paintings kept at home) to the policy

## **Cover and benefits**

### **Extended cover**

For when your home is unoccupied for up to 60 days in a row, such as if you go on a long holiday.

### **Trace, access and repair**

Of water and oil leaks (buildings cover only).

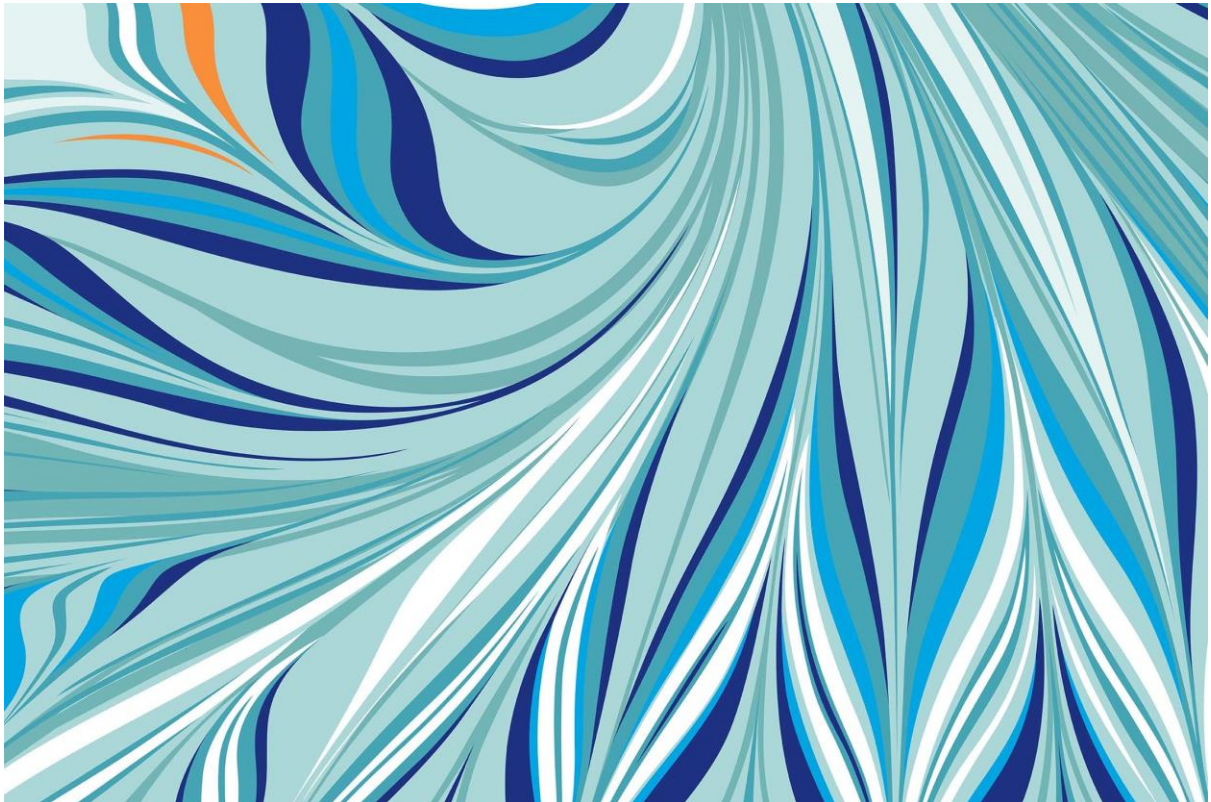
### **Replacement of matching pairs or sets of items**

## Cover and benefits

Like earrings or three-piece suites (if we can't repair or replace individual items to match)

## Who are Saga's home insurance policies underwritten by?

Saga Home Insurance policies, exclusively for people over 50, are unique products designed specifically for our customers. They are underwritten by a number of carefully selected insurers that provide our high standards of quality and service.



Saga Plus Home Insurance cover at a glance

Three year fixed price home insurance with added extras

### A 3-year fixed price

So your price won't go up for three years. You can make changes to your policy whenever you need to (although this could affect your premium), and you don't have to renew if you don't want to. (T&Cs apply).

### Matching sets cover

If something that's part of a set gets broken (like your bathroom sink for example), if we can't repair or replace it to match, we'll replace the whole set.

### Garden cover

Up to £5,000 to cover garden contents, including lawn furniture, children's play equipment, flowers and shrubs.

### Personal belongings cover

Protect precious items when you're away from home — anywhere in the world (only with contents cover).

### Accidental damage

For any mishaps at home, like sitting on your glasses or staining the carpet.

### No cancellation fee

If you cancel during the year we won't charge you a cancellation fee.

### Claims promise

Most types of claim won't affect your fixed price.

### Student cover

Protects the belongings your child takes with them to their term-time residence.

**[Get a quote](#)**

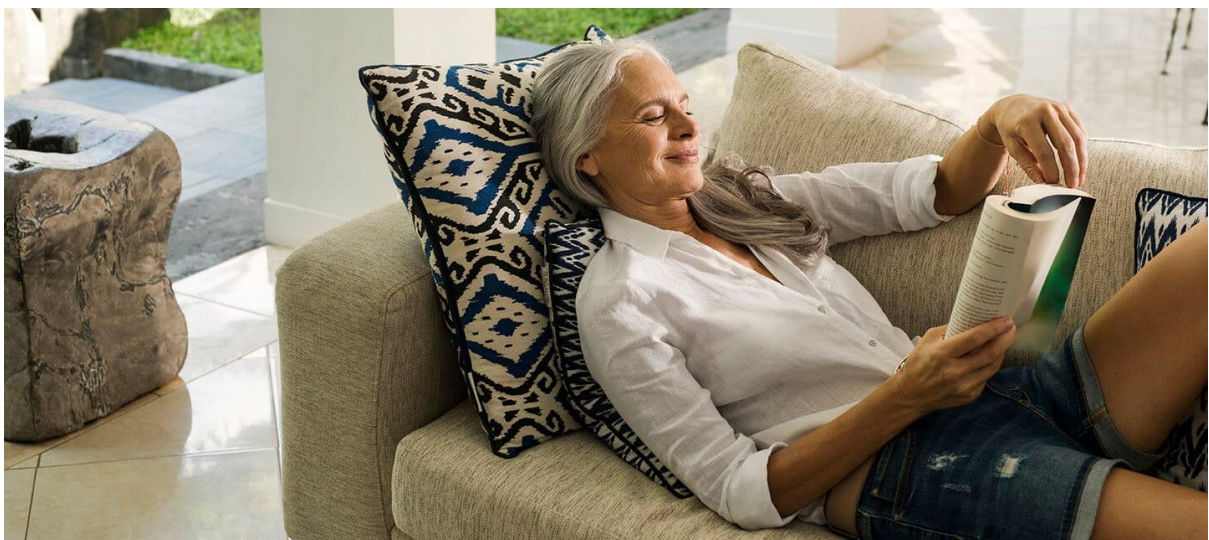




### [Saga Select – Our no-nonsense cover](#)

Whilst it doesn't come with our 3-year fixed price or the full range of features available on Saga Plus, it is still 5-Star Defaqto rated and you can still choose to include accidental damage and cover for personal belongings away from home if you need them.

[Get a quote](#)



### [Saga TailorMade Home Insurance](#)



If you need higher cover limits (more than £100,000 for your contents or £1 million for your buildings insurance), have a look at Saga TailorMade Home Insurance. Our policy specifically designed for higher-value homes like yours.

[Find out more](#)

What can we help with?

- [Existing customers](#)
  - [Contact us](#)
  - [Make a claim](#)
- [Home emergency cover](#)
- [Landlord insurance](#)
  - [FAQs](#)

What is home insurance?

Home insurance, or house insurance, protects your home and belongings against damage, theft and loss so you have the cover you need if you have to repair or rebuild your home or replace its contents.

[What type of home insurance do you need?](#)

[What doesn't home insurance cover?](#)

[What factors affect your home insurance premiums?](#)

[Why do you need home insurance?](#)

[What details do I need to get a home insurance quote?](#)

[Get a quote](#)

## Why choose Saga Home Insurance

Here's some of the reasons why Saga is the company for you...



Defaqto

5 Star rated home insurance every year since 2014



Consumer intelligence

Winners in four out of five home insurance categories



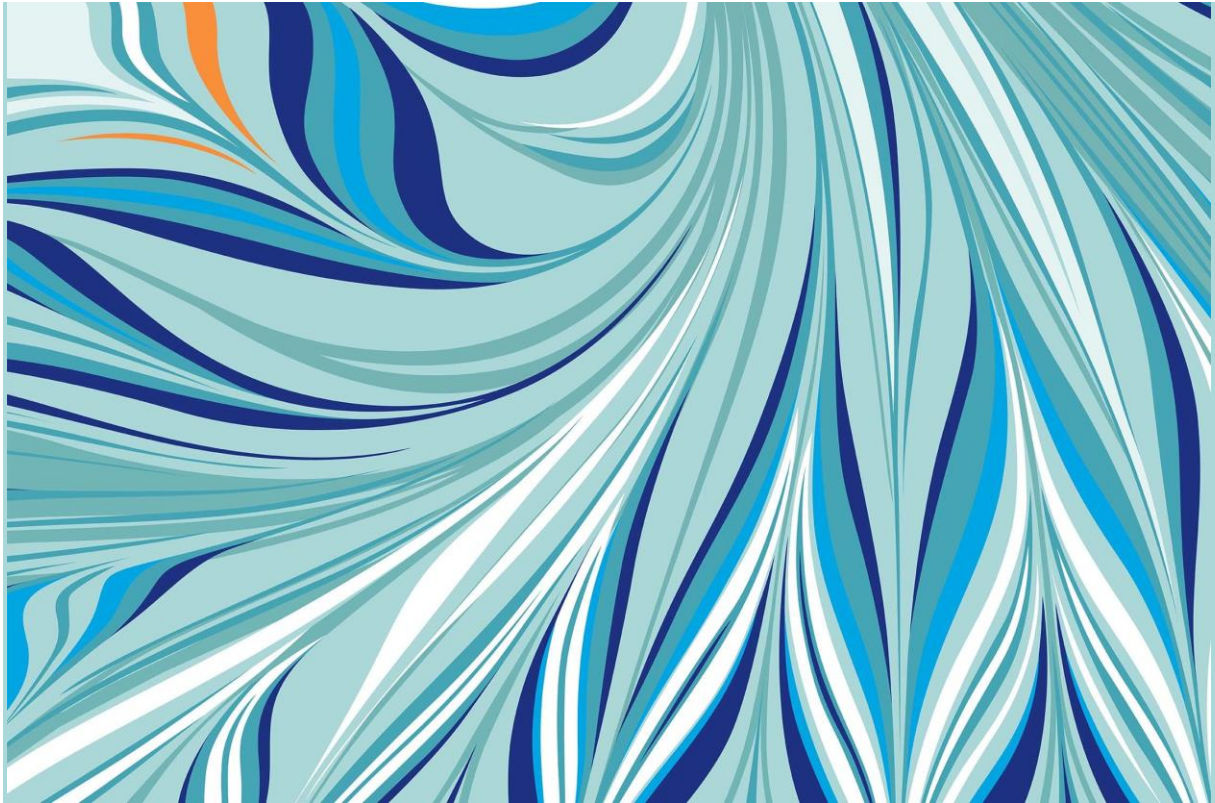
Claims satisfaction

2023 claims satisfaction award from Consumer intelligence, as voted by householders



Recommended

Consumer intelligence recommendation by customers award for 2023



### **Here's what our customers have to say about us...**

'Saga have an excellent reputation and gave excellent service when I had a claim.'

**Mr Gordon**

### **Here's what our customers have to say about us...**

'I trust Saga. Staff are knowledgeable & helpful.'

**Mrs Wright**

### **Here's what our customers have to say about us...**

'The staff member was very friendly, not forceful, knowledgeable about the product. I did not feel I was being pushed to make a decision. Very helpful.'

**Mr Davies**

1/3

[Previous](#)[Next](#)

## **Home insurance FAQs**

Find answers to some of our most commonly asked questions

[Are my belongings only protected inside the home?](#)

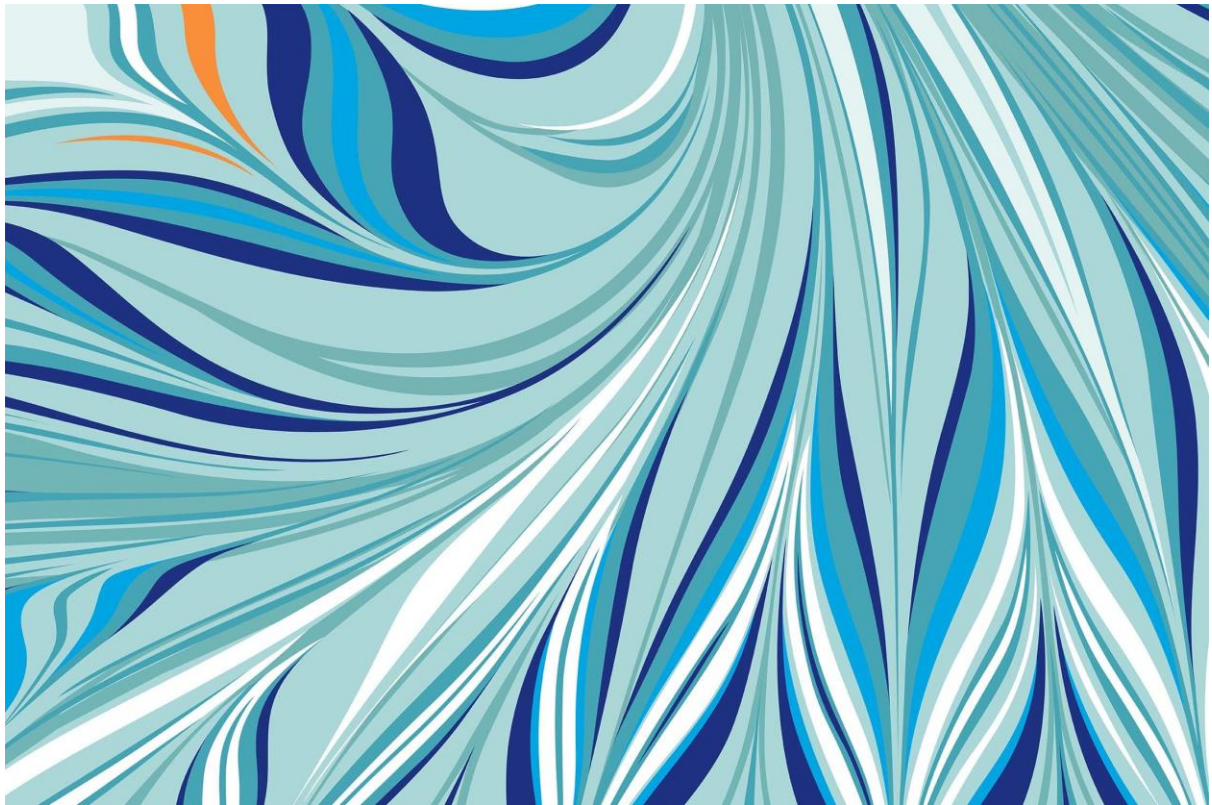
[Can I get insurance if my home is undergoing building work?](#)

[Can you cover higher value properties and contents?](#)



Does home insurance cover roof leaks?

What home insurance do I need if I'm renting?



More from Saga Home Insurance

There's plenty to explore and learn about our home insurance cover.



Product information

[3-year fixed price home insurance](#)

Fix the price for the next 2 renewals with Saga Plus home insurance. You'll have no surprises when you come to renew. T&Cs apply.



#### [Product information](#)

#### [Over 50s home insurance](#)

Stay safe and protected in your home with dedicated home insurance for the over 50s and a 3-year fixed price option, if nothing changes.



#### [Product information](#)

#### [Existing home insurance customers](#)

Need to check your home insurance policy documents, make a claim, change your policy details or contact us? Find everything you need here.





### [Product information](#)

#### [Buildings insurance](#)

Protect your property with buildings insurance. We offer up to £1 million cover, three-year fixed price and no cancellation fee.



### [Product information](#)

#### [Contents insurance](#)

Protect your favourite things against theft, fire and accident with up to £100,000 content cover at a 3-year fixed price.



### [Product information](#)

#### [High value home insurance](#)

A higher level of buildings and contents cover for the over 50s with Saga TailorMade Home Insurance.





[Product information](#)

[Additional home insurance cover options](#)

Tailor your home insurance policy to suit your needs with optional extras such as Saga Home Emergency and Legal Expenses.



[Product information](#)

[Bicycle insurance](#)

Enjoy your two-wheel adventures more when you get the right bike insurance.



#### [Product information](#)

##### [Emergency cover](#)

Get cover for home emergencies with a 24/7 emergency helpline, unlimited callouts and up to £2,000 per incident. Optionally include cover for your boiler & heating too.



#### [Product information](#)

##### [Flood re - Flood risk home insurance](#)

Our home insurance with Flood Re can make it easier and more affordable to cover your home if it's in a high-risk flooding area.



Product information

[Accidental pet damage](#)

Make sure you've got the right level of home insurance to cover damage caused by your pets.



Product information

[Holiday home insurance](#)

Insure your holiday home for peace of mind that it's protected, even when you're not there.

1/3

[Previous](#)[Next](#)

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Products

- 
- 
- 
- 
- 
- 
- 
- 

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- 
- 
- 
- 
- 



