



What is Buildings Insurance?

From an insurance perspective the term “buildings” includes your home, its fixtures and fittings, interior decorations, swimming pools, fuel, septic and service tanks, terraces, patios, decks, paths, driveways, tennis courts, walls, fences and gates for which you are legally responsible, all within the boundary of your home.

Buildings insurance generally covers against damage by the following causes:

- Fire, Explosion, Lightening, Earthquake
- Smoke
- Escape of water or oil from any fixed water or heating installation or domestic appliance
- Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- Falling trees or branches
- Falling aerials, satellite aerials, their fittings or masts
- Riot, civil commotion, strike, or political disturbance
- Malicious persons or vandals;
- Storm or Flood
- Subsidence or Heave of the site beneath the buildings or landslip

The policy will also provide you with alternative accommodation if your home is uninhabitable. Be sure to not simply opt for the cheapest building insurance quote available and think about your needs.

Each company offers different cover levels so it is important to read your policy information to see what your particular policy covers.

For property owners, building insurance is crucial, as it is for all homeowners.

For tenants, building insurance is usually covered by the property owner and only contents insurance needs to be considered.