

Cover your house and belongings in it.



Your house is filled with memories and a whole lot of things you've worked hard for. The couch you saved up to buy, the dining room table that your family gathers around, the ornaments and keepsakes that you've collected over the years. What if something were to happen to all of this? If you came home one day and it was all gone? That's where buildings and home contents insurance come in.

What is Building and home contents insurance?

Building insurance is the cover you take out when you want to insure the structure of your home. That's the walls, roof, outbuildings, swimming pool, geyser and more. If an earthquake, flood or fire were to damage your house, buildings insurance would pay for your house to be rebuilt. Home contents insurance is the cover for everything inside your home that is movable. Your furniture, appliances, food, clothing, bedding and more. Over and above this cover, you get portable possessions insurance. This covers the things that you can leave the house with, like your laptop, cell phone and sunglasses. You cannot buy this cover on its own, you must have home contents insurance first and then you can add portable possession cover.

The more you cover, the more you save.

In today's world, insurance isn't a luxury. It's an absolute necessity. That's why we help you save money, the more you insure. So, when you add car insurance to your home contents policy you can save up to 15% or you can save 10% when you bundle comprehensive car insurance with buildings cover.

Stay claim-free and get a payout.

If you don't make any claims, over a specified time, you will be rewarded with a payout. Some policies require you to remain claim-free for four consecutive years, while others (like Budget Insurance) need only two years.

Get more for your money.

When you're shopping around, always make sure that you check out the extra benefits included in your policy. Some of our insurance providers offer special cover for customers over the age of 50 years. Some take a percentage of your payment and help fight against GBV. Some offer incredible bundles for the things you really need cover, like your home, phone and laptop. Others offer added benefits like emergency home assistance.

Choose what's best for you and your budget.

Buying a home or thinking about buying one is a major decision and involves a lot of thought. If you're in the process and will be taking out a home loan, make sure you do your homework. Banks will offer you insurance from their list of preferred suppliers. However, it's always a good idea to do your own research and get comparative quotes before making that decision.