Home Insurance Contents vs Buildings Insurance

Home insurance is split into two parts – buildings and contents, but what is the difference?

Contents Insurance

This type of insurance typically covers anything that can be taken with you if you move e.g. kitchen appliances, furniture and any personal possessions.

Buildings Insurance

This covers the building itself, including walls, floors, doors, windows and the roof. It also covers permanent fixtures such as baths, toilets and fitted kitchens.



