

## GREENBEE

Last October, John Lewis launched its own insurance under the brand name Greenbee. The company offers building, contents, travel, wedding and events insurance as well as travel and theatre tickets.

Greenbee says its products have been researched with John Lewis and Waitrose customers in mind and are focusing on values such as trust, simplicity and service. However, when we looked at its building and contents insurance for this report, Greenbee was not a Best Buy, coming out higher than average in price.



# Protect your valuables

Shopping around for your house insurance could save you as much as £200

Switching your house insurance needn't be a chore. We've done the hard work for you, by asking all 50 companies which offer house insurance to quote on 84 scenarios. After analysing 98 policies and 4,420 premiums, we've uncovered savings of up to £200 and found our Best Buys, below.



You may be able to save yourself even more. By agreeing to pay a higher excess if you have to claim, you could get around 35 per cent knocked off your premium, while buying online could mean discounts of up to 25 per cent. Best of all, no-claims discounts can be around 40 per cent.

Best Buy contents	BEDROOM RATED		SUM INSURED	
	UP TO 50 YEARS OLD	OVER 50 YEARS OLD	UP TO 50 YEARS OLD	OVER 50 YEARS OLD
LOW RISK	Churchill Debenhams Marks & Spencer	Churchill Yorkshire BS <sup>a</sup> RIAS <sup>a</sup>	Admiral <sup>a</sup> Asda <sup>a</sup> Debenhams	RBS <sup>a</sup> Admiral <sup>a</sup> Debenhams
MEDIUM RISK	Bradford & Bingley <sup>a</sup> Post Office <sup>a</sup> Debenhams	Debenhams <sup>a</sup> Bradford & Bingley The AA	Admiral <sup>a</sup> Bradford & Bingley Post Office <sup>a</sup>	Debenhams <sup>a</sup> Admiral <sup>a</sup> Bradford & Bingley
HIGH RISK	Marks & Spencer <sup>a</sup> Barclays Norwich Union Direct	The AA Debenhams Marks & Spencer	Admiral <sup>a</sup> Asda <sup>a</sup> Budget	Admiral <sup>a</sup> Debenhams Budget <sup>a</sup>

Best Buy buildings	BEDROOM RATED		SUM INSURED	
	1938 HOUSE	1982 HOUSE	1938 HOUSE	1982 HOUSE
LOW RISK	Post Office <sup>a</sup> Budget <sup>a</sup> Bradford & Bingley <sup>a</sup>	Debenhams <sup>a</sup> Insure4Retirement Budget <sup>a</sup>	Admiral <sup>a</sup> Post Office <sup>a</sup> Asda	Debenhams <sup>a</sup> Admiral <sup>a</sup> Asda
HIGH RISK	Sainsbury's Bank <sup>a</sup> Post Office Budget <sup>a</sup>	Sainsbury's Bank Budget <sup>a</sup> Debenhams <sup>a</sup>	Admiral <sup>a</sup> Asda <sup>a</sup> Post Office	Admiral <sup>a</sup> Asda Budget <sup>a</sup>

<sup>a</sup> Also a Best Buy if you don't have a no-claims discount

## Contacts

**The AA** 0800 197 6174  
www.theaa.com  
**Admiral** 0870 040 1112  
www.admiral.com  
**Asda** 0845 300 7131  
www.asdafinance.com  
**Barclays** 0800 015 0246  
www.barclays.co.uk  
**Bradford & Bingley**  
0800 107 3009; www.bradfordandbingley.co.uk

**Budget** 0800 316 5379  
www.budgetinsurance.com  
**Churchill**  
0800 200300  
www.churchill.com  
**Debenhams**  
0800 058 2921  
www.debenhams.com  
**Greenbee**  
0845 610 0300  
www.greenbee.com

**Insure4Retirement**  
0800 298 8707; www.insure4retirement.co.uk  
**Marks & Spencer**  
0800 389 9988  
www.marksandspencer.com  
**Norwich Union Direct**  
0800 092 9561  
www.norwichunion.com  
**Post Office**  
0800 121 8203  
www.postoffice.co.uk

**RIAS**  
0800 502100  
www.rias.co.uk  
**The Royal Bank of Scotland (RBS)** 0800 051 1450; www.rbs.co.uk  
**Sainsbury's Bank**  
0500 301030  
www.sainsburysbank.co.uk  
**Yorkshire Building Society**  
0845 120 0200  
www.ybs.co.uk

## USING THE TABLES

Our Best Buys are based on quotes for standard buildings and contents insurance, worth £120,000 and £40,000 respectively, for a three-bedroomed, semi-detached, brick-built house that's in good repair, has no history of subsidence, is empty during the day and has approved locks on its doors and accessible windows. They assume that the policyholder has a five-year no-claims discount.

Find your closest category, as outlined below.

### Bedroom rated

Premiums are based on the number of bedrooms you have.

**Sum insured** With a sum-insured policy, you work out how much cover that you need and premiums are calculated accordingly.

## Contents insurance

Contents insurance covers possessions in your home. **Up to/Over 50 years old** Your age group. **Low risk/Medium risk/High risk** Low risk is a rural area or small town, medium risk is a provincial town or city suburb, and high risk is an inner-city area.

## Buildings insurance

Buildings insurance covers damage to the bricks and mortar of your home, as well as permanent fixtures and fittings such as baths and fitted kitchens. **1938/1982 house** When your house was built.

**Low risk/High risk** The area where you live, determined by the risk to your home from flooding, storm damage or subsidence. If you are unsure which category you're in, you should get quotes from both.