Consumer Duty Statement

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1. Introduction

The FCA's Consumer Duty raised the bar for how financial firms treat their customers. We welcomed it, because the principles behind it have always shaped how we work: to act in good faith, to avoid causing foreseeable harm, and to help you make confident decisions about your cover.

This statement sets out what Consumer Duty means for you as a TopQuote customer, and how we deliver it in practice.

2. How we deliver Consumer Duty

Consumer Duty is not a one-off compliance exercise for us. It is the lens we use for every adviser conversation, every policy review, and every decision about how we run TopQuote. The four outcomes below, together with our commitment to act in good faith, set out what that means in practice.

3. The four outcomes

3.1 Products & services

Cover designed for real needs that does what you expect when it matters most. We only recommend products that are suitable for your needs and circumstances, and we explain clearly what each product is designed to do.

3.2 Price & value

Fair premiums that reflect genuine value, with no hidden costs or surprises. We want you to be confident that what you pay is fair for the cover and service you receive.

3.3 Consumer understanding

Clear, jargon-free information so you can make decisions with real confidence. We give you the information you need, at the moments you need it, in plain language.

3.4 Consumer support

Help that is easy to reach, both before you buy and long after your policy starts. We make it as straightforward to contact us and get support as it is to take out cover in the first place.

4. Acting in good faith

Underpinning the four outcomes are the Duty's cross-cutting expectations, which guide everything we do: we act in your best interests at every step, we take care to avoid causing you foreseeable harm, and we support you in pursuing your financial objectives. In short, we aim to do the right thing by you, always.

5. Raising a concern

If you ever feel we have fallen short of the standards in this statement, please tell us. We take it seriously, and it helps us put things right for you and improve for everyone.

Please contact us on **0161 974 3710** or at **hello@topquote.uk.com**. We will acknowledge your concern promptly and keep you informed. If we are unable to resolve it to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

6. Regulatory information

Delivering good outcomes for our customers is the standard we hold ourselves to every day, and the basis on which we expect to be judged.

Version & update history

Version	Date	Details of update	Author	Approved by
1.0	27/08/2026	New document — first published version.	TopQuote	James, Principal

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