



Cookie Policy

Contents

1. About this policy.....	2
2. What cookies are.....	2
3. How the law applies to cookies.....	2
3.1 United Kingdom.....	2
3.2 European Union and EEA.....	2
4. The cookies we use.....	2
4.1 Strictly necessary cookies.....	3
4.2 Functional cookies.....	3
4.3 Analytics cookies.....	3
4.4 Advertising cookies.....	3
4.5 The cookies on our site.....	3
5. Third-party cookies.....	3
6. How to manage your cookies.....	3
7. Your rights and how to complain.....	4
8. Changes to this policy.....	4
9. Contact us.....	4
Version & update history.....	5

1. About this policy

This Cookie Policy explains how TopQuote uses cookies and similar technologies on our website, why we use them, and the choices you have. It should be read alongside our Privacy Policy, which explains more fully how we handle your personal information.

TopQuote is a trading name of Top Quote Limited, an Appointed Representative of The Openwork Partnership. This policy applies to our website at www.topquote.uk.com and was last updated on 27 August 2026.

2. What cookies are

Cookies are small text files that a website places on your device when you visit. Similar technologies — such as pixels, tags, software development kits and local storage — work in comparable ways, and we refer to all of them together as “cookies” in this policy.

Cookies may be set by us (“first-party cookies”) or by another organisation whose services we use (“third-party cookies”). Some last only for your visit (“session cookies”), while others stay on your device for a set period (“persistent cookies”).

3. How the law applies to cookies

The rules on cookies come from privacy and data protection law. Because our website is available to visitors in both the United Kingdom and the European Union, we apply the standards set out below and, where they differ, we follow the stricter position.

3.1 United Kingdom

In the UK, cookies are governed by the Privacy and Electronic Communications Regulations (PECR) and the UK GDPR, overseen by the Information Commissioner’s Office (ICO). PECR was amended by the Data (Use and Access) Act 2025, with the cookie changes taking effect from 5 February 2026.

We do not need your consent to use cookies that are strictly necessary to provide a service you have asked for. Since February 2026, a limited number of low-risk cookies — such as first-party cookies used solely to compile aggregate visitor statistics, and cookies that simply remember how you like the site to look — may also be used without prior consent, provided we tell you about them clearly and give you an easy, free way to opt out. For all other cookies, including any used for advertising, retargeting or building a profile of you, we ask for your consent before they are set. Where cookies involve your personal information, we also meet the transparency requirements of the UK GDPR.

3.2 European Union and EEA

For visitors in the European Union and wider EEA, cookies are governed by the ePrivacy Directive and the EU GDPR. These require your prior opt-in consent before any non-essential cookie is set — including analytics cookies — with an exemption only for strictly necessary cookies. If you visit from the EEA, we will therefore ask for your consent before placing any cookie that is not strictly necessary, and you can change your mind at any time.

4. The cookies we use

We group our cookies into the categories below. You can accept or reject each optional category through our cookie banner, or later through the “Cookie settings” link on our website. Strictly necessary cookies cannot be switched off, because the site will not work properly without them.

4.1 Strictly necessary cookies

These are essential for the website to function. They do things like keep your session secure, balance traffic across our servers, remember the cookie choices you have made, and let you complete forms and quote journeys. They do not require your consent.

4.2 Functional cookies

These remember choices you make — such as your region or display preferences — to give you a better experience. In the UK we may use these on an opt-out basis; in the EEA we set them only with your consent.

4.3 Analytics cookies

These help us understand how visitors find and use our website so that we can improve it. Where we use a third-party analytics provider such as Google Analytics, information is shared with that provider, so we ask for your consent before these cookies are set in both the UK and the EEA. Only genuinely first-party analytics that stay solely within our control would fall within the UK opt-out exemption.

4.4 Advertising cookies

These help us measure our marketing and show you relevant messages on other websites. They are only ever set with your consent, and you can withdraw that consent at any time.

4.5 The cookies on our site

The table below sets out the main cookies we use. We review it regularly, and the exact cookies may change as we develop the website.

Cookie	Provider	Purpose	Category	Expires
tq_consent	TopQuote (first party)	Stores the cookie choices you have made	Strictly necessary	12 months
Session ID (e.g. session)	TopQuote (first party)	Keeps your session active and secure while you browse	Strictly necessary	Session
CSRF token	TopQuote (first party)	Protects online forms against cross-site request forgery	Strictly necessary	Session
Display / region preference	TopQuote (first party)	Remembers display or region choices you have made	Functional	6 months
_ga, _ga_*	Google Analytics	Measures how visitors use the site so we can improve it	Analytics	Up to 24 months
_fbp	Meta (Facebook)	Supports advertising and measures marketing campaigns	Advertising	3 months

The specific cookies listed above are examples of the types we use; the current, definitive list is maintained through the cookie settings on our website.

5. Third-party cookies

Some cookies are set by third parties whose tools we use, such as analytics and marketing providers. We do not control these cookies, and we recommend reading the relevant provider's own privacy and cookie information. Where these cookies are non-essential, they are set only with your consent, or in the UK in line with the exemptions described above.

6. How to manage your cookies

You can manage your choices at any time by:

- using our cookie banner, or the “Cookie settings” link on our website, to accept, reject or change categories;

- adjusting your browser settings to block or delete cookies — see your browser’s help pages for how; and
- using the opt-out we provide for any analytics cookies used under the UK opt-out rules.

Blocking all cookies may stop parts of the website from working. Most browsers also let you send a “Do Not Track” or Global Privacy Control signal, and we honour recognised opt-out signals where we are able to.

7. Your rights and how to complain

Where cookies process your personal information, you have rights under data protection law, including the right to access, correct or erase your information and to object to certain uses of it. Our Privacy Policy explains these rights in full.

If you are unhappy with how we handle cookies or your personal information, please contact us first so that we have the chance to put things right — we will acknowledge your complaint within 30 days. If you remain dissatisfied, visitors in the UK can complain to the ICO at ico.org.uk, and visitors in the EEA can complain to their local data protection authority.

8. Changes to this policy

We may update this policy from time to time to reflect changes in the cookies we use or in the law. When we make significant changes we will update the date at the top of this document and, where appropriate, ask for your consent again. Please check back from time to time to stay informed.

9. Contact us

If you have any questions about this Cookie Policy, please contact us at hello@topquote.uk.com, by phone on 0161 974 3710, or by post at Alderley Park, Suite 3, Glasshouse, Congleton Road, Macclesfield, SK10 4TG.

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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