



Website Terms & Conditions

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1. Introduction

These terms and conditions govern your use of this website. As the User of this website (including any sub-domains, unless expressly excluded by their own terms and conditions), you accept these terms and conditions in full. Please read them carefully, as they affect your legal rights. If you do not agree with these terms and conditions, you should not use this website.

In these terms and conditions, “User” or “Users” means any third party that accesses the website and is not either (i) employed by Top Quote Limited and acting in the course of their employment, or (ii) engaged as a consultant or otherwise providing services to Top Quote Limited and accessing the website in connection with the provision of those services.

This website uses cookies. By using this website and agreeing to these terms and conditions, you consent to Top Quote Limited’s use of cookies in accordance with the terms of Top Quote Limited’s Privacy Policy and Cookie Policy.

These terms and conditions were last updated on 27 August 2026.

2. Licence to use the website

Unless otherwise stated, Top Quote Limited and/or its licensors own the intellectual property rights in the website and the material on the website. Subject to the licence below, all these intellectual property rights are reserved.

You may view, download for caching purposes only, and print pages from the website for your own personal use, subject to the restrictions set out below and elsewhere in these terms and conditions.

You must not:

- republish material from this website (including republication on another website);
- sell, rent or sub-licence material from the website;
- show any material from the website in public;
- reproduce, duplicate, copy or otherwise exploit material on this website for a commercial purpose;
- edit or otherwise modify any material on the website; or
- redistribute material from this website, except for content specifically and expressly made available for redistribution.

3. Acceptable use

You must not use this website in any way that causes, or may cause, damage to the website or impairment of its availability or accessibility; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.

You must not use this website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software.

You must not conduct any systematic or automated data collection activities (including without limitation scraping, data mining, data extraction and data harvesting) on or in relation to this website without Top Quote Limited’s express written consent.

You must not use this website for any purposes related to marketing without Top Quote Limited’s express written consent.

4. Your user content

In these terms and conditions, “your user content” means material (including without limitation text, images, audio material, video material and audio-visual material) that you submit to this website, for whatever purpose.

You grant to Top Quote Limited a worldwide, irrevocable, non-exclusive, royalty-free licence to use, reproduce, adapt, publish, translate and distribute your user content in any existing or future media.

Your user content must not be illegal or unlawful, must not infringe any third party’s legal rights, and must not be capable of giving rise to legal action, whether against you, Top Quote Limited or a third party (in each case under any applicable law).

You must not submit any user content to the website that is, or has ever been, the subject of any threatened or actual legal proceedings or other similar complaint.

Top Quote Limited reserves the right to edit or remove any material submitted to this website, or stored on Top Quote Limited’s servers, or hosted or published on this website.

5. No warranties

This website is provided “as is” without any representations or warranties, express or implied. Top Quote Limited makes no representations or warranties in relation to this website or the information and materials provided on it.

Without prejudice to the generality of the foregoing paragraph, Top Quote Limited does not warrant that:

- this website will be constantly available, or available at all; or
- the information on this website is complete, true, accurate or non-misleading.

Nothing on this website constitutes, or is meant to constitute, financial advice of any kind. The website provides only generic information about different types of life insurance product, and makes no implied or explicit personal recommendation as to the suitability of any product for any person.

6. Limitations of liability

Top Quote Limited will not be liable to you (whether under the law of contract, the law of tort or otherwise) in relation to the contents of, use of, or otherwise in connection with, this website.

Nothing in these terms and conditions will:

- limit or exclude our or your liability for death or personal injury resulting from our or your negligence, as applicable;
- limit or exclude our or your liability for fraud or fraudulent misrepresentation; or
- limit or exclude any of our or your liabilities in any way that is not permitted under applicable law.

We will not be liable to you in respect of any losses arising out of events beyond our reasonable control.

To the maximum extent permitted by law, Top Quote Limited accepts no liability for any of the following:

- any business losses, such as loss of profits, income, revenue, anticipated savings, business, contracts, goodwill or commercial opportunities;
- loss or corruption of any data, database or software; or
- any special, indirect or consequential loss or damage.

7. Exceptions

Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit; and nothing in this website disclaimer will exclude or limit Top Quote Limited's liability in respect of any:

- death or personal injury caused by Top Quote Limited's negligence;
- fraud or fraudulent misrepresentation on the part of Top Quote Limited; or
- matter which it would be illegal or unlawful for Top Quote Limited to exclude or limit, or to attempt or purport to exclude or limit, its liability.

8. General

You may not transfer any of your rights under these terms and conditions to any other person. We may transfer our rights under these terms and conditions where we reasonably believe your rights will not be affected.

These terms and conditions may be varied by us from time to time. Such revised terms will apply to the website from the date of publication. Users should check the terms and conditions regularly to ensure familiarity with the current version.

These terms and conditions, together with the Privacy Policy, contain the whole agreement between the parties relating to their subject matter and supersede all prior discussions, arrangements or agreements that might have taken place in relation to them.

The Contracts (Rights of Third Parties) Act 1999 shall not apply to these terms and conditions, and no third party will have any right to enforce or rely on any provision of these terms and conditions.

If any court or competent authority finds that any provision of these terms and conditions (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision will, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions will not be affected.

Unless otherwise agreed, no delay, act or omission by a party in exercising any right or remedy will be deemed a waiver of that, or any other, right or remedy.

These terms and conditions will be governed by and interpreted in accordance with English law. All disputes arising under these terms and conditions will be subject to the exclusive jurisdiction of the English courts.

9. Contact us

You may contact Top Quote Limited by post at: Alderley Park, Suite 3, Glasshouse, Congleton Road, Macclesfield, SK10 4TG.

Alternatively, you may contact us by email at hello@topquote.uk.com, or by phone on 0161 974 3710.

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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