Terms and Conditions

Quotethemarket.co.uk Limited

Please read this document carefully as it contains important information. If you require clarification or wish to discuss any of the content further please contact us.

1. About Us

Quote The Market is a trading name of QuoteTheMarket.co.uk Limited registered in England and Wales number 11354711. QuoteTheMarket.co.uk is an Appointed Representative of Next Risk Solutions Limited which is authorised and regulated by the Financial Conduct Authority (FCA) (FRN: 705135) This can be checked on the Financial Services Register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

QuoteTheMarket.co.uk Limited registered office is: Top Floor – Cwmbran House, Mamhilad Park Estate, Pontypool, Torfaen, NP4 0HZ. Registered in England and Wales number 11354711. Throughout this document the use of We/Our/Us refers to QuoteTheMarket.co.uk Limited.

2. Our Services

Quote The Market is a trading name of QuoteTheMarket.co.uk Limited registered in England and Wales number 11354711. QuoteTheMarket.co.uk is an Appointed Representative of Next Risk Solutions Limited which is authorized by the Financial Conduct Authority (705135) as a non-investment insurance intermediary.

When providing our online quote comparison service, we publish relevant quotes from third-party providers. These quotes are supplied by the third-party providers and are not created by us. If you choose to proceed with a quote, you are accepting the quote as provided by the relevant third-party provider. You will be purchasing the insurance policy directly from that provider and your purchase will be subject to their terms and conditions and service procedures. You will not be purchasing the insurance policy from us. We do not provide financial, investment or other advice in relation to the product or service compared, nor do we provide a recommendation or endorsement of product or service providers.

We do not control the prices, availability periods, or terms and conditions relating to the quotes displayed through our comparison service. These are determined solely by the individual providers. If you obtain a quote and would like to check how long it remains valid or review any applicable terms and conditions, please follow the links on our website to the relevant provider's website or contact the provider directly. Providers regularly update and amend their prices, rates, and offer periods. As a result, the quotes shown through our comparison service are subject to change.

Where a provider offers the option to pay premiums monthly, this may be because they offer monthly payments directly or because they provide the option to use premium finance. We may not know which arrangement the provider uses. The provider should explain the payment option when you visit their website to view your quote in more detail, or they may discuss it with you directly if they contact you. Any monthly payment or premium finance arrangement is offered by the provider and is not provided or arranged by us.

All prices quoted on our website are inclusive of Insurance Premium Tax (IPT) where applicable. This is a levy on insurance premiums set by the UK Government. The amount charged by providers could change if IPT rates are amended by the Government at short notice.

Our comparison services do not search the whole market. We only compare products from providers and intermediaries who are available through our panel at the time you use our Services. The providers available through our panel may change from time to time.

We may receive remuneration from providers, insurers, intermediaries, or other third parties when you click through, make an enquiry, apply for, or purchase a product or service through our Services. This remuneration may take the form of a fixed fee, commission, or another agreed payment arrangement, and the amount and nature of the remuneration may vary between providers and products.

You may request information about the nature of the remuneration we receive in connection with your transaction by contacting us using the details in Section 1.

3. Your Responsibilities

Please take reasonable care to answer all questions honestly and to the best of your knowledge, as any product offered will be based on the information you have provided. Incorrect answers given accidentally or deliberately may lead to an increase in your premium, invalidate your insurance cover, resulting in your insurer reserving the right to cancel your policy, or treat the policy as if it never existed. Incorrect information could also lead to claims being rejected or not fully paid.

You must therefore provide complete and accurate information at all times. If you are unsure about disclosing any information, please ask your chosen insurer if it is relevant first before accepting any quotation. You are reminded that it is an offence under the Road Traffic Act to make false statements or withhold any relevant information to obtain a certificate of motor insurance. Under the Rehabilitation of Offenders Act you are not required to disclose convictions regarded as 'spent'.

4. Anti-Fraud Registers and Other Searches

To help ensure you receive competitive insurance premiums, both now and at renewal, and to help prevent fraud, many insurance providers use credit scoring and identity verification processes. As part of these processes, they may use the information you provide to carry out checks with credit reference agencies, fraud prevention agencies, the electoral roll, and other publicly and privately available sources of information.

These checks are used to verify your identity and are typically recorded as a general insurance search. They may appear on your credit report whether or not you proceed with your insurance application, but they will not affect your credit score or adversely impact your credit profile. We do not carry out credit checks through our website. However, the insurance providers or partners we introduce you to may carry out these checks at any stage of the quotation or purchase process.

5. Availability of our Services

We make reasonable efforts to ensure our website and Services remain available and accurate. However, we cannot guarantee uninterrupted availability or that the website will always be free from errors or delays. We may suspend, withdraw or amend our Services without notice.

6. Complaints Handling

We are committed to always delivering a high standard of customer service but in the unlikely event that you have cause for complaint you should first speak to our customer service team who will try to swiftly resolve the issue. If you remain dissatisfied, you should put your complaint in writing to the Complaints Manager using the address in the 'About Us' section of this document. You can request a copy of our complaint's procedure free of charge and at any time, and the procedure can also be found on our website. Having followed our complaints procedure, if we still cannot resolve your complaint, you may be able to refer the matter to the Financial Ombudsman Service (FOS) via www.financial-ombudsman.org.uk.

7. Governing Law

The laws of England and Wales govern this agreement, and any dispute is subject to the exclusive jurisdiction of the English courts.

8. Data Protection

We are governed by the Data Protection legislation applicable in the United Kingdom. For the purposes of Data Protection Legislation, Quotethemarket.co.uk Ltd is the data controller. We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via our website https://www.quotethemarket.co.uk or by requesting a copy from our Data Protection Officer (contact details below). Under Data Protection legislation you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights, please contact our Data Protection Officer (contact details below).

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at: Data Protection Officer, Top Floor – Cwmbran House, Mamhilad Park Estate, Pontypool, NP4 0HZ. Please make sure you provide your name, address, policy number and other relevant information to allow us to respond to your query.

9. Acceptable Use

You agree to use this website only for lawful purposes and to obtain genuine insurance quotations or information for yourself, your business, or with the express authority of the individual or organisation you are acting on behalf of. You must ensure that all information you provide is accurate, complete, and up to date. You must not submit false or misleading information, impersonate any person or organisation, interfere with the operation or security of the website, attempt to gain unauthorised access to any systems, introduce malicious software, or use automated tools, bots, or other means to scrape, harvest, copy, or extract data from the website without our prior written consent. You must not use the website for fraudulent, unlawful, or anti-competitive purposes. We reserve the right to refuse, suspend, or terminate access where we reasonably believe these terms have been breached or where use of the website may expose us, our insurers, or our partners to legal, regulatory, or reputational risk.

10. Statutory Rights

Agreement to our Terms and Conditions does not affect your normal statutory rights.