You may visit a website looking for a price, quote or recommendation, only to find a notice saying it does not provide quotes or sell products. That can seem odd if the site is full of guides about insurance, loans, broadband or other services. It may also be unclear what the site does provide, or why the wording matters.

Usually, the notice is there to explain the website's role. It may publish information, compare features or link to another company, without arranging a deal or selling the product itself. That distinction can affect what the site can help you with, what responsibility it accepts and what you need to check before you make a decision.

This article explains the difference between an information hub and a seller or broker, why disclaimers appear, and how to find your way around when a page is missing. It is general information, not financial or legal advice.

What does "we do not provide quotes or sell products" mean?

A website using this wording is saying that it is not the business that calculates or issues a quote, takes your application, or sells the product. It may explain how a product works, describe features or direct you to a provider's website. But the provider—not the publisher—may be responsible for the quote, terms, application and any resulting contract.

For example, an information website might explain the factors that can affect an insurance premium. It may link to an insurer, but it does not necessarily collect your details or generate a price. The link is a route to another business; it is not itself a quote.

The exact meaning depends on the website and the service involved. A disclaimer is useful context, but it does not replace checking who you are dealing with at each step. If you reach an application or payment page, look for the company's name, contact details and terms before submitting information.

Information hub, seller or broker: what is the difference?

The **publisher vs broker difference** is mainly about what the organisation does. A publisher creates and presents content. A broker or other intermediary may help connect a customer with a provider, gather information, arrange a product or receive payment for a completed transaction. A seller or provider offers the product or service directly.

These labels are not always enough on their own to show what happens in practice. A site's activities, not just its chosen description, matter. A publisher may also earn commission from links, while a broker may publish educational content. Read the site's disclosures and the provider's terms to understand the specific relationship.

Role What it may do What to check Publisher or information hub Publishes articles, guides or comparisons and may link to other businesses. Whether links are paid, who provides the product and where the application takes place. Broker or intermediary May help customers find, compare or arrange products with providers. Its role, fees or commission, permissions where relevant, and the service it will provide. Product provider or seller Offers the product or service and sets its terms. Eligibility, price, exclusions, cancellation rights and customer support arrangements.

Some websites make their role clear with wording such as "information only" or "we are not a broker". This can help set expectations, but it is still worth following the journey through to the provider. A reader may

start on one site and finish on another, with different terms and responsibilities applying at each stage.

Why an information hub may not provide quotes

Quotes often depend on details that only a provider or an authorised intermediary can assess. Depending on the product, that could include your circumstances, eligibility, location, usage or the level of cover you need. A publisher may not collect those details, have access to a provider's pricing system, or be set up to handle applications.

There is also a difference between describing general features and working out a product that suits a particular person. An article can explain common terms or list questions to consider, but that does not mean the publisher has assessed your needs or checked that a particular option is suitable for you.

Some sites use "information hub not selling" to describe this boundary: the website shares content but does not itself complete the purchase. That boundary should be explained clearly. It should not be used to make the site appear independent if it has a commercial relationship that readers should know about.

How affiliate links fit in

A publisher may earn money when a reader clicks a link or makes a purchase. This is often called affiliate marketing. The presence of an affiliate link does not, by itself, mean the publisher sells the product or provides a quote. It does mean the commercial relationship should be made clear so readers can take it into account.



For example, Amazon Associates is an affiliate programme. A publisher that participates may receive a commission from qualifying purchases made through its links. The Amazon Services LLC Associates Program requires participating publishers to use an appropriate disclosure. A familiar example is: "As an Amazon Associate I earn from qualifying purchases."

Amazon.com is the retailer in that example; the publisher is a separate business or website. A link to Amazon.com does not mean the publisher owns the product, handles delivery or sets Amazon's returns policy. Check the retailer's product page and terms for current details, including price and availability, which can change.

Affiliate arrangements vary. Look for a site's advertising, affiliate or editorial policy, and consider whether it explains how links may support the website. A disclosure helps you understand the relationship; it does not prove that a product is right for you or that every option has been covered.

"Information only" is not the same as personal advice

An information-only article can help explain a topic, but it is not necessarily tailored to you. Personal advice generally involves considering an individual's circumstances and needs. A general guide may not know your budget, priorities, eligibility or tolerance for risk, and it may not account for changes that have happened since publication.

This distinction matters especially for financial products. The FCA (Financial Conduct Authority) is a UK financial services regulator. It regulates relevant firms and activities under the UK framework, but a website's use of a disclaimer does not, by itself, establish whether a particular activity is regulated or whether a firm has the permissions it needs. If you are considering a financial service, check the firm and its status using the FCA's official register and information, and contact the firm if its role is unclear.

Do not treat general content as a personal recommendation just because it uses confident language, ranks products or names a "best" option. Check what the comparison covers, how it is funded and whether it reflects your needs. If you need an assessment of your circumstances, seek help from an appropriately qualified professional or relevant service.

Why sites include liability limitation language

A site may say that its content is provided for general information, that details can change, or financial information vs advice that it is not responsible for decisions made using the content. This is liability limitation language. It is intended to explain the limits of the publisher's role and the care readers should take before acting.

Such wording can be helpful when it is specific and easy to understand. For instance, a site might explain that it does not verify every provider's current price, that product terms may change, or that readers should check details directly with the provider. That gives you practical information about what has—and has not—been checked.



But a disclaimer should not be treated as a magic phrase that settles every legal question. Whether a term is effective can depend on the circumstances and applicable law. Nor should a site use a broad disclaimer to obscure what it does, hide a commercial relationship or avoid making its content accurate and clear. If a notice seems to contradict the actual service—for example, the site collects applications while saying it only publishes general information—ask the business to explain its role.

Why a 404 page matters to trust and navigation

A 404 page appears when a web address cannot be found. A link may be outdated, a page may have moved, or the address may have been typed incorrectly. A 404 error does not automatically mean a site is untrustworthy, but the way the page handles the problem can affect how easy it is to continue safely.

A useful 404 page should say plainly that the page is unavailable and offer sensible ways back, such as links to the home page, main categories or a search box. If you were trying to find a quote or product, it should not pretend that an application has been completed or direct you to an unrelated page without explanation.

Use the site's navigation to find the information again, or search for the page title on the website. If the missing page was a provider's quote or payment page, return to the provider using its verified website rather than relying on a strange redirect. Avoid entering personal or payment details on a page if you cannot confirm who operates it.

Do your own research before deciding

A publisher's guide can be a starting point, not the final check. Prices, features and eligibility criteria can change, and a summary may leave out details that matter to your situation. Before choosing a product or service:

1. **Identify the business.** Check whether you are dealing with the publisher, a broker or the provider, and note when you move from one website to another.
2. **Read the primary information.** Check the provider's current terms, exclusions, fees, eligibility rules and cancellation arrangements.
3. **Compare on a like-for-like basis.** A lower headline price may not include the same features, cover or service.
4. **Check commercial disclosures.** Find out whether the publisher may earn commission or other payment from a link or transaction.
5. **Verify regulated firms where relevant.** For financial services, use the FCA's official resources to check the firm and its permissions, rather than relying only on a badge or claim on a third-party site.
6. **Ask questions before applying.** Contact the provider or intermediary to clarify anything you do not understand, including who will handle your information and provide support.

Doing your own research does not mean you have to investigate every detail without help. It means checking important claims with the business responsible for the product and getting appropriate support where you need it.

What to do next

- If you wanted a quote, go to the named provider or a clearly identified intermediary and confirm that you are on its genuine website.

- If you are unsure what a site does, read its “About”, terms, privacy and affiliate disclosure pages, then ask the publisher directly.
- If a page returns a 404, use the site’s navigation or search, and do not submit sensitive details through an unexpected redirect.
- If you are considering a regulated financial service, check relevant firm information with the FCA and read the provider’s own documentation.
- If you need a decision based on your individual circumstances, seek help from an appropriately qualified professional. A general article cannot make that decision for you.

In short, “we do not provide quotes or sell products” usually marks a boundary between publishing information and completing a transaction. It can help you understand who is responsible for what, but it is only a starting point. Check the site’s role, follow links carefully and verify important details with the business that will actually provide the product or service.