A liability disclaimer is a notice explaining the limits of a website's responsibility for its content, services or links. You may see one on a finance blog, a product review site or a page that explains how a service works.

But adding a disclaimer does not automatically protect a website from every claim. Its wording, placement and fairness matter, as do the facts of a particular situation and the laws that apply. A notice cannot simply remove rights that the law says must remain.

This guide explains how liability disclaimers are used on UK websites, what they can and cannot do, and how readers can assess information for themselves. It is general information, not legal advice.

What is a liability disclaimer?

A liability disclaimer sets out what a website does and does not take responsibility for. For example, it might say that an article is general information, that details can change, or that the site is not responsible for the content of an external website.

Disclaimers often appear in a footer, on a terms and conditions page, beside a particular article, or in a pop-up before a user takes an action. The right location depends on what the notice covers. A statement buried in a long page may be less likely to catch a reader's attention than one placed next to the relevant content.

Some sites use a broader phrase such as "limitation of liability". This may describe contract terms that seek to define or restrict the site's responsibility in specified circumstances. A disclaimer and a contractual limitation are not necessarily the same thing: whether a term forms part of a contract and whether it can be relied on depends on the circumstances.

Does a liability disclaimer work in the UK?

It can help clarify the purpose and limits of website content, but there is no blanket guarantee that a disclaimer will be effective. The **liability disclaimer effectiveness** of any particular wording depends on factors such as what it says, how clearly it is presented, the type of service, and the applicable law.

UK law places limits on terms that try to exclude or restrict liability. For example, a business generally cannot use a contract term to exclude liability for death or personal injury caused by negligence. Consumer terms may also need to be fair and transparent. A clause that is unclear, excessively broad or difficult to find may not have the result its writer intended.

That is why "we accept no liability" is not a magic phrase. It does not, by itself, prove that a website has no responsibility for inaccurate content, poor service or a broken promise. Nor does a disclaimer necessarily override a consumer's legal rights.

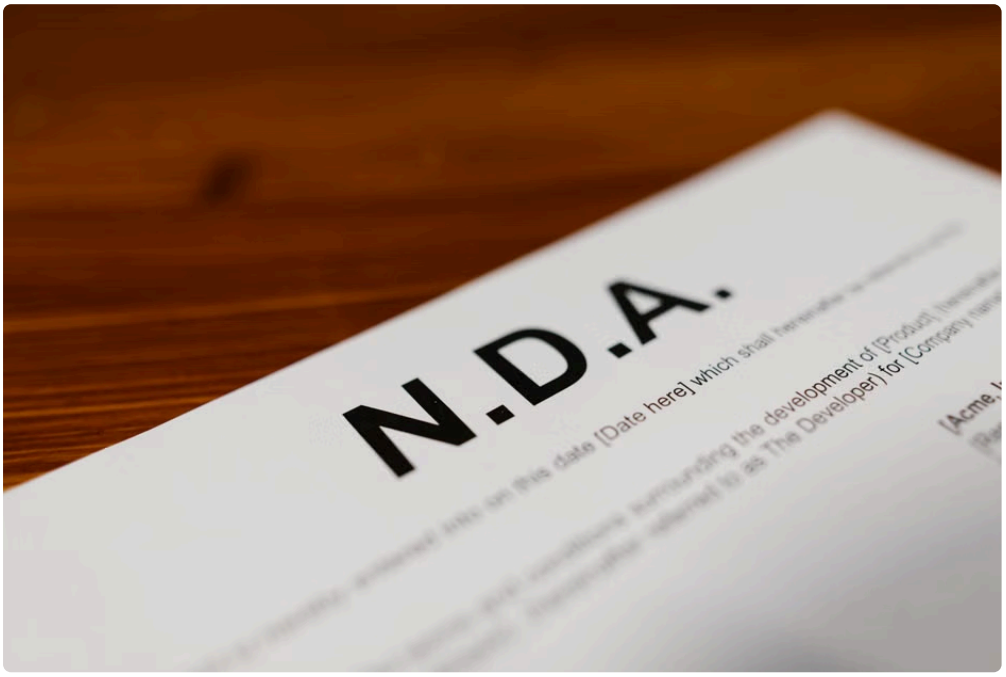
For a specific dispute, the outcome can depend on the facts and relevant legal rules. A disclaimer should not be treated as a guarantee of protection for the website or as a guarantee of compensation for a reader.



Information-only content versus advice

A website may say that its articles are for information only and are not professional advice. The purpose of that wording is to set expectations: a general article is not tailored to a reader's individual circumstances, and it may not cover every factor that matters to them.

That distinction can be important legal information vs advice on topics such as money, health, law or safety. An article explaining how a product works is different from a qualified professional assessing a person's situation and recommending what to do. Calling content "information only" may help explain its scope, but the label does not necessarily decide how the content will be treated. What the site actually says and does also matters.



Readers should check whether information is current, whether it names its sources and whether it clearly explains its limits. A disclaimer is not a substitute for careful, accurate content or for appropriate professional support where that is needed.

Common limitations of disclaimers

Understanding the **limitations of disclaimers** helps both site owners and readers. A disclaimer can be useful, but it has practical and legal limits.

- **It cannot automatically remove statutory rights.** Some legal protections cannot be excluded, while other restrictions may be subject to rules about fairness and transparency.
- **It may not cover every situation.** A broad statement may fail to address a specific promise, transaction or type of loss.
- **It does not make inaccurate content accurate.** A warning cannot fix poor research, missing updates or misleading claims.
- **It needs to be clear and visible.** Readers may not reasonably notice a term hidden in a footer or presented in confusing language.
- **It cannot control third-party websites.** A site can explain that an external link is outside its control, but readers should still check where a link leads and who operates the destination.
- **It may not settle a disagreement.** A court or other relevant body may need to consider the wording and circumstances if a dispute arises.

These points are general. They are not a finding about any particular disclaimer or website.

How affiliate disclosures fit in

Affiliate websites may earn commission when a reader buys through a link. That commercial relationship should be explained clearly, so readers can take it into account when assessing a review or recommendation.

For example, a publisher participating in the **Amazon Services LLC Associates Program** may use **Amazon Associates** links to products sold by **Amazon.com**. The publisher should make its affiliate relationship clear in an appropriate place, such as near relevant links and in its disclosure information. A general liability disclaimer should not be used as a substitute for a clear affiliate disclosure.

Affiliate links do not, on their own, show that a review is wrong or that a product is unsuitable. They do give readers a reason to check how the site selects, tests and updates the products it covers. Look for a straightforward explanation of how the site may earn money and whether that could affect its content.

Disclaimers, financial content and the FCA

The **Financial Conduct Authority (FCA)** is a UK regulator for financial services and markets. Its rules and the wider regulatory framework may be relevant to financial promotions and regulated activities, depending on what a business does and how it communicates.

Putting “not financial advice” on a page does not, by itself, determine whether a communication falls within a regulatory regime. The content, context, audience and activities involved may all matter. Likewise, mentioning the FCA does not mean the regulator has approved or endorsed a website.

Readers checking financial content can look for the identity of the provider, relevant permissions or status where applicable, and the date and sources of the information. If a website makes a claim about FCA authorisation, check that claim independently using the FCA’s own register and information. A disclaimer is not proof of authorisation.

Why a 404 page matters for trust and navigation

A 404 page appears when a requested page cannot be found. It is not usually a liability disclaimer, but it affects how trustworthy and usable a website feels. A blank error page or a confusing message can leave readers unsure whether they have reached the right site.

A helpful 404 page should say plainly that the page is unavailable and give readers a sensible way to continue. Useful options can include:

- a link to the homepage or main sections;
- a search box, if the site has one;
- links to related pages or current guidance;
- a route for reporting a broken link.

These navigation options help readers find current information instead of relying on an old or missing page. They should not imply that the site can guarantee every linked page is complete, current or suitable for a reader's circumstances. Where an important page has moved, a clear redirect or explanation is usually more helpful than leaving the reader at a dead end.

How to assess a website disclaimer

When you come across a disclaimer, read it alongside the content and consider these questions:

1. **What does it actually cover?** Check whether it concerns general content, third-party links, products, services or something else.
2. **Is it easy to find and understand?** Look for plain wording near the relevant material, rather than relying on a vague statement buried in site terms.
3. **Does the page explain its limits?** Check whether it says who the information is for, when it was updated and what it does not cover.
4. **Are commercial interests disclosed?** Look for affiliate disclosures, sponsored-content labels or other explanations of how the site earns money.
5. **Can you verify important claims?** Follow references to original sources, check dates and compare information with reliable, independent material.
6. **Does the site provide a way to contact it?** A clear contact route can help you report an error or ask how content is maintained, although it does not guarantee a particular response.

Do your own research before relying on online content

Doing your own research does not mean treating every website with suspicion. It means checking whether a claim is supported, current and relevant to the question you are considering. For important decisions, compare more than one reliable source and look for the original documents or regulator information where available.

Pay attention to dates, qualifications, references and any commercial relationship. Be cautious if a page makes sweeping promises, leaves out obvious risks or uses a disclaimer to contradict strong claims elsewhere on the site. If you need a decision based on your own circumstances, seek help from a suitably qualified professional rather than relying only on a general web page.

Websites such as Help & Advice can make information easier to navigate, but readers should still check each page's scope, sources and update date. No publisher's name or disclaimer can replace your own assessment of whether a page answers your question.

What to do next

- Read the disclaimer together with the specific page or offer it relates to.
- Check whether the information is current and whether any affiliate or sponsorship relationship is disclosed.
- Verify important claims using original sources, including the FCA's own resources when checking relevant financial information.
- Use a site's search, navigation or contact options if a page is missing or unclear.
- For a legal dispute or a decision that depends on your circumstances, consider speaking to an appropriately qualified professional.

In short: a liability disclaimer can set expectations and explain a website's position, but it does not automatically remove legal responsibility or consumer rights. Clear wording, fair presentation and reliable content matter. So does checking the information for yourself.