A limitation of liability clause explains what a website owner may be responsible for if something goes wrong when a visitor uses the site. It can help set expectations, but it is not a magic shield against claims. Whether a clause is effective depends on the wording, the circumstances and the law that applies.

This guide explains how to draft clear **limitation of liability wording** for a UK-facing website. It covers information-only content, affiliate links, site errors and 404 pages, and offers a practical structure you can adapt. It is general information, not legal advice. If your website carries significant legal, financial or safety risks, ask a suitably qualified solicitor to review your terms.

What a limitation of liability clause does

A limitation of liability clause sets out the limits of a website operator's responsibility for certain losses. Depending on the wording and applicable law, it might address losses connected with inaccurate content, site downtime, third-party websites or a visitor's use of information on the site.

It should not suggest that every kind of responsibility can be excluded. In the UK, some liabilities cannot be excluded or restricted, and consumer-facing terms may be subject to fairness and transparency requirements. For example, the Consumer Rights Act 2015 and the Unfair Contract Terms Act 1977 may be relevant, depending on the situation. Do not assume that adding "we accept no liability" makes a term enforceable.

Good **plain English legal writing** makes a clause understandable without making promises the site owner cannot keep. It should describe the limits clearly, avoid sweeping claims and fit the way the site actually operates.

Start with the website's real risks

Before drafting a **website liability clause**, list the content and features that could reasonably cause confusion or loss. A general lifestyle blog may have different risks from a site publishing financial information, product comparisons or instructions for using equipment.

- **Content:** Is it general background information, or could visitors mistake it for personalised guidance?
- **Accuracy and updates:** How often is information checked, and might prices, rules or product details change?
- **Third parties:** Does the site link to retailers, service providers, regulators or other publishers?
- **Technical issues:** Could pages be unavailable, contain errors or display incorrectly on some devices?
- **Commercial relationships:** Does the site earn commission or other income from links or recommendations?

Be specific about what the site does. Avoid listing every imaginable risk if that makes the clause hard to understand or unrelated to the visitor's experience.

Separate information from advice

If your site publishes articles, explain their purpose in straightforward terms. For example, you might say that content is provided for general information and is not tailored to an individual reader's circumstances.

Where relevant, say that readers should consider whether the information suits their needs and check important details independently.

Do not rely on a disclaimer to contradict the rest of the page. If an article tells a reader exactly which financial product to choose, a sentence saying “this is not advice” may not resolve the impression created by the article. The content, presentation, audience and commercial context all matter.

Take extra care with financial topics. The Financial Conduct Authority (FCA) is the UK financial services regulator. Mentioning the FCA or linking to its website does not mean the regulator has approved your site or its content. Avoid language, logos or design that could imply endorsement. If your site discusses financial products or services, check whether regulatory rules apply to what you publish and how you promote it.

Write the limitation in clear, bounded language

A useful clause usually identifies the kind of content or service covered, explains the limits being stated and preserves responsibilities that cannot lawfully be excluded. Keep sentences short. Use familiar words such as “loss”, “content”, “website” and “third-party site”, and define specialist terms if you need them.

For example, a starting point might be:

“We provide the information on this website for general information. We take reasonable care when preparing it, but we cannot promise that every item will always be complete, accurate or up to date. You are responsible for checking whether the information is suitable for your circumstances before relying on it. To the extent the law allows, we are not responsible for losses caused by your use of this information or by your inability to access the website. Nothing in these terms limits any responsibility that cannot lawfully be limited.”

This is an illustration, not a ready-to-use legal clause. It may not be suitable for your site, and the phrase “to the extent the law allows” does not automatically make an otherwise unfair or unclear term effective. Get the wording reviewed helpandadvice.co.uk if the consequences of a dispute could be serious.

Use precise wording rather than blanket exclusions

“We are not liable for anything” is both vague and likely to undermine trust. It does not tell visitors which risks you mean, and it may imply that you are trying to avoid responsibilities that cannot be excluded. Instead, describe the relevant situations and avoid claiming more than the law permits.

Do not insert a financial cap, such as a fixed maximum amount, without considering whether it is appropriate and legally effective for your users and services. A cap that looks arbitrary or is hidden in dense terms can create more confusion than clarity.

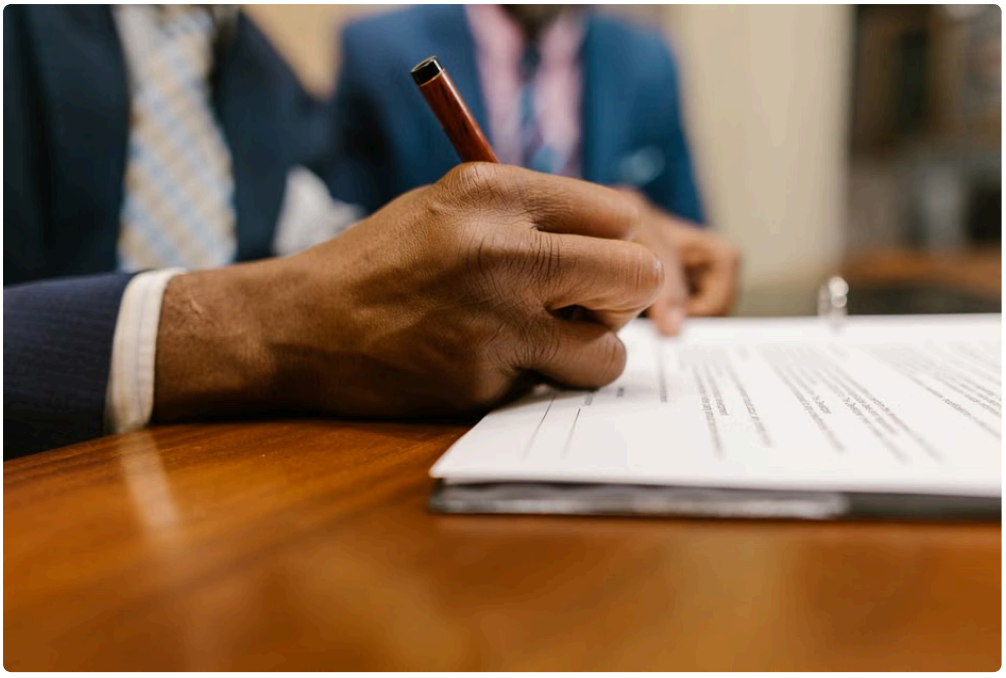
Explain affiliate links and third-party services

If a website earns commission from links, say so where readers can see the disclosure before or near the relevant links. A general statement buried in the terms may not be enough to make the commercial relationship clear in context.

For example, a publisher participating in the **Amazon Services LLC Associates Program** might include a disclosure such as: “As an Amazon Associate I earn from qualifying purchases.” Use the wording required by the programme and check the current programme terms. The programme is commonly accessed through

Amazon Associates; links may take visitors to **Amazon.com** or another Amazon site, depending on the link and the visitor's location.

Make clear that the retailer, not your website, handles its own checkout, product availability, delivery and returns. Do not imply that a product is suitable for every reader or that a third party has verified your content. A liability clause should not replace a clear affiliate disclosure or accurate description of how the site earns money.



Make 404 pages part of your trust and navigation

A 404 page appears when a requested page cannot be found. It is a small but important part of the visitor experience: a broken link can make a site look abandoned, while a helpful error page can show that the site is maintained and give people a sensible next step.

A 404 page is not the place for a long liability disclaimer. Keep it useful and calm. Explain that the page is unavailable, avoid blaming the visitor, and provide working navigation back into the site.



- Link to the homepage and the main sections of the site.
- Offer a search box or a link to search, if available.
- Suggest checking the address for a typo.
- Provide a contact route for reporting a broken link.
- Check that the page itself does not contain broken links.

If the missing page contained important information, point visitors to an updated page where possible. Do not use the 404 message to imply that all information elsewhere is current or guaranteed. Clear navigation supports trust, but it does not remove the need to review content and links.

Encourage readers to do their own research

“Do your own research” can sound dismissive if it is used as a substitute for useful content. Explain what readers should check and why. Depending on the subject, that might mean checking current terms directly with a provider, confirming a product’s specifications with the manufacturer, or comparing information from more than one reliable source.

For higher-stakes decisions, tell readers not to rely on a general article alone. They may need to speak with an appropriately qualified professional who can consider their individual circumstances. Avoid presenting this as a guarantee of a particular outcome.

Where you cite a regulator, official body or primary source, link to the relevant page and make sure the link goes to the intended destination. A reference to the FCA, for example, should help readers find regulator information—not suggest that the FCA has checked or endorsed your article.

A practical drafting checklist

1. **Describe the site accurately.** Identify what it publishes or provides, without making broad claims about quality or reliability.

2. **Explain the information's purpose.** Say whether content is general information and whether it is tailored to individual circumstances.
3. **Identify relevant risks.** Cover only issues that make sense for your site, such as changing information, third-party links or temporary outages.
4. **Use understandable limits.** State what you are seeking to limit and in what circumstances, rather than relying on "no liability whatsoever".
5. **Preserve non-excludable rights.** Do not suggest that visitors lose rights that the law does not allow you to exclude.
6. **Make commercial disclosures visible.** Explain affiliate relationships close to relevant links and follow the applicable programme requirements.
7. **Check the whole user journey.** Review articles, disclosures, terms, mobile layouts and 404 pages together. A disclaimer cannot fix misleading content elsewhere.
8. **Review it when things change.** Revisit the wording if you add new services, change your audience or start publishing higher-risk content.

Common drafting problems

Problem Why it can cause trouble Better approach "We accept no liability for any loss." It is broad, unclear and may appear to exclude responsibilities that cannot be excluded. Describe the relevant risks and qualify the wording by applicable law. "This is not advice" after highly personalised recommendations. The disclaimer may conflict with the overall impression of the content. Review the article itself, its audience and presentation, not just the disclaimer. Affiliate disclosure only in the terms. Readers may not see it when they encounter a commercial link. Place a clear disclosure near relevant links and follow programme rules. A 404 page with no useful links. Visitors may assume the site is broken or leave without finding the information. Offer working navigation, search and a way to report the problem.

Keep the clause consistent with the rest of the site

Review your limitation wording alongside your privacy notice, terms of use, editorial policy and affiliate disclosures. If one page promises that every article is fully up to date while another says information may be outdated, visitors receive mixed messages. Consistency is part of plain English legal writing: the same thing should not be described in conflicting ways across the site.

Also check that the clause is easy to find, readable on mobile and written for the people who use the site. A technically comprehensive paragraph is of limited help if visitors cannot understand it. Use headings, short paragraphs and ordinary language, while keeping any legally important wording accurate.

What to do next

- Map the site's content, services, affiliate links and likely visitor risks.
- Draft a short clause that describes those risks without promising that all responsibility is excluded.
- Check the wording against the actual articles and design, especially any financial or product recommendations.
- Improve 404 pages and broken-link reporting so visitors can continue navigating the site.
- Ask a UK solicitor to review the clause if your site has substantial commercial, consumer or regulatory exposure.

A clear limitation of liability clause can set expectations, but it works best as part of a trustworthy site: accurate disclosures, careful content, useful navigation and honest explanations of what readers should verify for themselves.