

Difference in conditions

In the event that there is any difference between the terms, conditions and exclusions of this certificate or policy and those of Policy No. _____ issued by _____ (the **Previous Policy**), then those terms, conditions and exclusions contained in the **Previous Policy** shall take precedence over any terms, conditions and exclusions contained in this certificate or policy which are less favourable to **You**, provided always that the provisions contained in this Policy relating to the Limit of Liability, the Excess or the Premium shall prevail over those contained in the **Previous Policy** in any event.