

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 **Certificate** or Policy relating to the **Limit of Liability**, the **Excess** or the Premium shall prevail over those contained in the **Previous Policy** in any event.