

**DIFFERENCE IN CONDITIONS, DEDUCTIBLE AMOUNTS
AND LIMITS OF INSURANCE**

This endorsement changes the policy. Please read it carefully.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This endorsement supersedes and replaces any other Difference in Conditions endorsement that has been attached to and that has formed part of this policy.

1. Except as provided under paragraph 2. below and notwithstanding any contrary provisions in this policy, the coverage granted by this policy shall not be more restrictive than the coverage in force at the expiration of the immediately preceding policy term, subject to the following conditions:

1.1. Difference in Coverage

In the event that the coverage provided in the Forms attached to the present policy is more restrictive than the coverage provided in the directly equivalent Forms in force at the expiration of such preceding policy term, the latter shall take precedence;

1.2. Difference in Deductible Amounts

If the deductible amount applicable to one of the Forms attached to the present policy is higher than the deductible amount applicable to the directly equivalent Form in force at the expiration of such preceding policy term, the latter shall take precedence;

1.3. Difference in Limits of Insurance

In the event a limit of insurance specified for an Extension of coverage included in one of the Forms attached to the present policy is lower than the limit of insurance specified for the directly equivalent Extension of coverage included in the Form in force at the expiration of such preceding policy term, the latter shall take precedence.

2. This coverage does not apply to amendments made to this policy:

- 2.1. at the request of the Insured;
- 2.2. that are required by law; or
- 2.3. for which specific notice has been given to the Insured or broker.

3. This coverage shall be applicable for a period of twenty four consecutive months following the effective date of the first renewal to which this present endorsement is attached. At expiration of this twenty four month period, this endorsement shall be null and void.

All other terms and conditions of the Policy remain unchanged.