



Représentant les avocats d'Europe  
Representing Europe's lawyers

## **Clause**

### **Terms of Difference in Conditions Cover**

1. Difference in Conditions Cover is issued to a lawyer admitted in a Home Member State in order to provide additional insurance cover to comply with the professional indemnity insurance requirements of a Host Member State as defined in Article 6 paragraph 3 of Directive 98/5/EC.
2. Difference in Conditions Cover is additional professional indemnity insurance covering elements (including the limit or sum insured) which are not already covered by the professional indemnity insurance effected in accordance with the rules of the Home Member State.
3. In order to comply with Article 6.3 of Directive 98/5/EC the Difference In Conditions Cover must provide that in respect of the practice of the lawyer in the Host Member State the cover provided must be no less extensive than the cover required by the Host Member State.
4. The Difference in Conditions Cover must not provide that the liability of the insurer is reduced or excluded by the existence or availability of any other insurance.
5. The Difference In Conditions cover must provide that:
  - (a) the insurance is to be construed or amended so as to comply with these terms and,
  - (b) any provision which is inconsistent with these terms is to be severed or amended so as to comply.