

Endorsement - RICS Difference in Conditions Clause

Endorsement attaching to and forming part of Policy Number – RIB-004665

In respect of the above **Policy** in the name of Mr Jacob Suthers

whose principal is a member of the Royal Institute of Chartered Surveyors, the following shall apply to Section 3 Professional Indemnity:

- RICS Difference in Conditions Clause

In any dispute in connection with the terms, conditions, exclusions or limitations of this insurance it is agreed that the terms, conditions, exclusions and limitations of the latest Minimum Policy Wording, issued by the Royal Institute of Chartered Surveyors shall take precedence over any terms, conditions, exclusions or limitations contained herein which are less favourable to the **You**.

Notwithstanding the **Limit of Indemnity** or the **Excess** stated in the **Schedule**:

1. the INDEMNITY LIMIT FOR CLAIMS under Insuring Clause 1.1 of the latest Minimum Policy Wording issued by the Royal Institute of Chartered Surveyors shall be GBP £1,000,000 each and every CLAIM or SERIES OF CLAIMS, and
2. the Excess shall be GBP 1,000 each and every CLAIM or SERIES OF CLAIMS.

Irrespective of the above, **We** shall not be liable to indemnify **You** in respect to any **Claim** arising directly or indirectly from any residential or commercial building survey or valuation.

Except as otherwise stated, all other terms and conditions remain unchanged.

This endorsement is effective from: 08/11/2025 00:00

Issued Date: 31/10/2025