**Email/Letter Template for Client > Insurer**

Dear Sir/Madam,

Thank you for your payment for <patient>’s treatment.

I am disappointed by your decision to deduct a £200 penalty fee from the payment because I chose to seek the best care I could for <his/her> condition.

I am further disappointed to find that this is apparently a discretionary fee on your part and that some RSA companies (e.g. John Lewis) do not apparently apply this penalty fee.

I request that you rescind this fee.

Yours sincerely,

<Your name>