**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. Could you have assured me that my pet was going to see a specialist of equal standard for the condition that they required treatment for at the practices you suggested? Please can you provide details of this?

Please can you also advise of what specialist training your claims handlers have received to be able to advise me that my pet would have received the same level of care at the RSA Preferred Referral Vet Network practices?

You have also advised that the cost of the treatment at a RSA Preferred Referral Vet practice will be cheaper. Can you please show evidence that these claims are founded on a like for like basis?

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 and M&S) do not apparently apply this penalty fee.

I request that you come back to me with the information I have requested and reconsider your decision to deduct the fee unless you can provide clear evidence of why it should stand.

Yours sincerely,

<Your name>