

[Insurance Company Name]

Address Line 1

Town, City

County

Postal Code

[DATE]

To whom it may concern,

I am writing with regards to the recent settlement you paid out for [PET NAME'S] treatment at Hamilton Specialist Referrals, for which I am very grateful.

I am extremely disappointed with the £200 excess you have deducted due to [PET NAME] receiving vital treatment at a practice that is not within your chosen network of approved referral centres. Could you have guaranteed that [PET NAME] would have received top quality treatment from a qualified specialist of equal standard at one of your approved practices? If so, I would like to request that you please provide further details at your earliest convenience.

Furthermore, I believe [PET NAME'S] routine vet is more qualified and indeed better informed to make recommendations on where my pet would receive the best possible care than your claim handlers. I would appreciate if you could provide me with the details on the training your claim handlers have received to enable them to advise on which practices would provide my pet with the same calibre of care [HE/SHE] received at Hamilton Specialist Referrals.

I also understand the referral practices within your network offer cheaper treatment. Please can you provide evidence that this is in fact the case?

A final point that I would like to raise is that I have become aware that this fee appears to be entirely discretionary and other insurance companies underwritten by RSA do not make this deduction so as not to take away their clients' freedom of choice of treating veterinarian.

I would like to request a formal response from yourselves detailing the aforementioned information I have requested. I would also invite you to reconsider your decision to deduct this excess if you are unable to provide clear, concise evidence in support of the excess being deducted.

I look forward to hearing from you.

Kind regards,

[CLIENT NAME]