

**From:** Qudama Ahmad <qudamaahmadkhan@yahoo.com>  
**Sent:** Wednesday, March 22, 2023 12:40 PM  
**To:** hina.queshi@chipconsulting.org  
**Subject:** Declination of Insurance Policy Utilization

Dear Mam,

I am writing this email to inform you that I will not be utilizing my insurance policy for any expenses incurred during a recent incident that took place . I appreciate the coverage that my policy offers however, I have decided to handle the expenses on my own without utilizing my insurance coverage.

I understand that my insurance policy is designed to protect me against unforeseen circumstances and accidents, but in this instance, I feel confident that I can handle the expenses myself. Therefore, I would like to inform you that I will not be submitting any claim requests for this particular incident.

I would like to take this opportunity to thank your company for providing me with the insurance coverage that has been essential in providing me with a sense of security and safety. Your company has been a reliable and trustworthy provider, and I have been satisfied with the services provided thus far.

Thank you for your understanding in this matter. If you require any further information or clarification, please do not hesitate to contact me.

Sincerely,

Qudama Ahmad