

Dear [Recipient's Name],

I hope this message finds you well. I am writing to sincerely apologize for the delay in submitting my premium payment due on [due date]. I understand that timely payments are crucial, and I take full responsibility for this oversight.

Unfortunately, [briefly explain the reason for the delay, e.g., unexpected personal circumstances, financial difficulties]. This has been a challenging time for me, and I assure you that it was never my intention to disregard my obligations.

I kindly ask for your understanding and leniency in this matter. I appreciate the trust you have placed in me as a policyholder, and I am committed to rectifying this situation. I have already taken steps to ensure that my payments are made on time in the future.

Thank you for considering my request. I am hopeful for your understanding and support during this time and am eager to continue our relationship positively.

Sincerely,
[Your Name]
[Your Address]
[Your Contact Information]