

[Date]

[Insured Name]

[Address Line 1]

[City, State, Zip Code]

RE: Confirmation of Hired and Non-Owned Auto Coverage

Dear [Policyholder Name],

This letter serves as formal confirmation that the Hired and Non-Owned Auto (HNOA) endorsement has been successfully added to your Commercial General Liability policy, effective [Effective Date].

Summary of Coverage:

- **Policy Number:** [Policy Number]
- **Hired Auto Liability:** Provides coverage for bodily injury and property damage for vehicles you lease, hire, rent, or borrow for business purposes.
- **Non-Owned Auto Liability:** Provides coverage for bodily injury and property damage caused by vehicles not owned by your business, but used in connection with your business (e.g., employees using personal vehicles for company errands).
- **Combined Single Limit:** \$[Limit Amount]

Please note that this endorsement provides secondary liability coverage. It does not provide physical damage coverage (comprehensive or collision) for the hired or non-owned vehicles themselves, nor does it replace the primary insurance required for employee-owned vehicles.

Attached is the formal endorsement documentation for your records. We recommend reviewing these documents to ensure all details align with your business requirements.

If you have any questions regarding this endorsement or your overall coverage, please contact your agent at [Phone Number] or [Email Address].

Sincerely,

[Name of Representative]

[Title]

[Insurance Company/Agency Name]