

[Date]

[Policyholder Name]

[Policyholder Address]

[City, State, Zip Code]

Subject: Confirmation of Hired and Non-Owned Auto Endorsement

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 Auto Insurance policy, effective **[Effective Date]**.

Policy Details:

- **Policy Number:** [Policy Number]
- **Carrier:** [Insurance Company Name]
- **Endorsement Type:** Hired and Non-Owned Auto Liability
- **Limit of Liability:** \$[Limit Amount]

Coverage Summary:

- **Hired Auto:** Provides liability coverage for vehicles your business rents, leases, or borrows.
- **Non-Owned Auto:** Provides liability coverage for vehicles used for your business purposes that are not owned by the company (e.g., employees using personal cars for business errands).

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 unless specifically stated otherwise in your policy documents.

An updated Declarations Page reflecting this change is enclosed. Please review these documents carefully and keep them with your original policy records.

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

Sincerely,

[Agent Name/Representative Name]

[Agency Name]