

[Date]

[Insured Name]

[Insured Address]

[City, State, Zip Code]

RE: Confirmation of Hired and Non-Owned Auto (HNOA) Endorsement

Dear [Contact Name],

This letter serves as formal confirmation that a Hired and Non-Owned Auto Liability endorsement has been added to your General Liability policy, effective as of [Effective Date].

Policy Details:

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

Coverage Overview:

This endorsement extends liability coverage to your business for bodily injury or property damage claims arising from the use of:

- **Hired Autos:** Vehicles you lease, hire, rent, or borrow for business purposes (excluding those owned by employees).
- **Non-Owned Autos:** Vehicles owned by your employees or others that are used in connection with your business operations.

Please note that this coverage is for liability only and does not provide physical damage coverage (comprehensive or collision) for the vehicles themselves. This endorsement is subject to the terms, conditions, and exclusions outlined in your specific policy document.

Please retain this letter with your insurance records. If you have any questions regarding this endorsement or your policy limits, please contact our office at [Phone Number].

Sincerely,

[Agent Name]

[Agency Name]