

[Date]

[Policyholder Name]

[Business Name]

[Street 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 Business Owner's Policy (BOP), effective [Effective Date].

**Policy Details:**

- **Policy Number:** [Policy Number]
- **Carrier:** [Insurance Company Name]
- **Coverage Limit:** \$[Limit Amount]

**Coverage Overview:**

- **Hired Auto:** Provides liability coverage for vehicles your business rents, leases, or borrows.
- **Non-Owned Auto:** Provides liability coverage for vehicles owned by your employees that are used on behalf of your business.

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

Enclosed is your updated Policy Declarations page reflecting this change. Please review these documents carefully and keep them with your business 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]

[Agency Name]