

[Date]

[Insured Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Re: Confirmation of Mid-Term Endorsement - Hired and Non-Owned Auto Coverage

Policy Number: [Policy Number]
Effective Date of Change: [Effective Date]

Dear [Insured Contact Name],

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

Coverage Details:

- **Hired Auto Liability:** Provides coverage for vehicles you lease, hire, rent, or borrow for business purposes.
- **Non-Owned Auto Liability:** Provides coverage for vehicles not owned by the business, such as employees' personal vehicles, when used for company business.

Premium Adjustment:

The addition of this coverage has resulted in a pro-rated additional premium of \$[Amount]. Please find the updated endorsement documents and the premium invoice attached to this correspondence.

Please review the attached documents carefully to ensure all information is accurate. If you have any questions or require further modifications to your policy, please contact our office at [Phone Number] or [Email Address].

Thank you for choosing [Agency/Company Name] for your insurance needs.

Sincerely,

[Agent Name]
[Title]
[Agency/Company Name]