

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

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 insurance policy, effective [Effective Date].

Policy Details:

- **Policy Number:** [Policy Number]
- **Endorsement Type:** Hired and Non-Owned Auto Liability
- **Delivery Operations Coverage:** Included
- **Liability Limit:** \$[Amount]

This endorsement provides liability coverage for bodily injury and property damage caused by vehicles used for your delivery operations that are not owned by your business. This includes vehicles rented by the company (Hired) or personal vehicles driven by your employees for business purposes (Non-Owned).

Please note that this coverage is for secondary liability and does not typically cover physical damage to the non-owned vehicle itself. We recommend reviewing your updated policy documents for full terms, conditions, and exclusions.

If you have any questions regarding this coverage or need to report a change in your delivery operations, please contact your agent at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Title]

[Insurance Company/Agency Name]