

[Current Date]

[Recipient Name]

[Recipient Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

Subject: Confirmation of Hired and Non-Owned Auto (HNOA) Insurance Coverage

Dear [Recipient Name],

This letter serves as official confirmation that [Company Name] maintains Hired and Non-Owned Auto (HNOA) liability coverage as part of our corporate fleet insurance policy.

Policy Details:

- **Insurance Carrier:** [Carrier Name]
- **Policy Number:** [Policy Number]
- **Effective Date:** [Start Date]
- **Expiration Date:** [End Date]
- **Liability Limit:** [Amount, e.g., \$1,000,000]

Coverage Overview:

This endorsement provides liability protection for the company should an employee be involved in an accident while operating a vehicle that is not owned by the corporation, but is used for official business purposes. This includes:

- **Hired Autos:** Vehicles leased, hired, rented, or borrowed by the company.
- **Non-Owned Autos:** Vehicles owned by employees or third parties used on behalf of the company.

This coverage is secondary to any primary insurance maintained by the vehicle owner and applies specifically to the corporate entity's liability.

Please contact the Risk Management department at [Phone Number] or [Email Address] if you require a formal Certificate of Insurance (COI) or further documentation.

Sincerely,

[Signature]

[Name of Authorized Representative]

[Title]

[Department Name]