

[Date]

[Policyholder Name]

[Business Name]

[Street Address]

[City, State, Zip Code]

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

Dear [Policyholder 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].

Policy Details:

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

What is Covered:

This endorsement extends liability protection to your business for claims resulting from bodily injury or property damage involving vehicles that your business uses but does not own. This typically includes:

- **Hired Autos:** Vehicles your business rents, leases, or borrows.
- **Non-Owned Autos:** Vehicles owned by your employees that are driven on behalf of your business for work-related tasks.

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

If you have any questions regarding this endorsement or your policy coverage, please contact our office at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]

[Agency Name]