

[Date]

[Employee Name]

[Employee Address]

[City, State, Zip Code]

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

Dear [Employee Name],

This letter serves as official confirmation that [Company Name] has added a Hired and Non-Owned Auto (HNOA) endorsement to its commercial auto liability insurance policy, effective [Effective Date].

This endorsement provides secondary liability coverage for the company in the event of an accident involving a vehicle that the company does not own, but is being operated for authorized business purposes. This includes:

- **Hired Autos:** Vehicles the company leases, hires, rents, or borrows.
- **Non-Owned Autos:** Vehicles owned by employees used while performing duties on behalf of the company.

**Important Reminders:**

- This coverage is "excess" coverage, meaning it applies only after your personal primary auto insurance limits have been exhausted.
- You are required to maintain your own personal auto insurance policy as required by law.
- All company safety policies and safe driving protocols remain in effect during business-related transit.

Please keep a copy of this letter for your records. If you have any questions regarding this coverage or the claims process, please contact the Human Resources Department at [Phone Number/Email].

Sincerely,

[Sender Name]

[Sender Title]

[Company Name]