

Hired and non-owned auto exposures self-assessment guide



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RISK CONTROL



What does hired and non-owned auto mean?

Hired and Non-Owned Auto (H/NOA) is commonly referred to as commercial automobile liability insurance for vehicles that are not owned by your company. The term “hired and non-owned auto” in an automobile policy refers to automobiles that your company may lease, rent, borrow, or otherwise do not own, but are used in connection with your business. An employee using his/her personal vehicle or hired (rental) vehicle to conduct business activities for his/her employer under the approval and/or knowledge of the employer constitutes H/NOA exposure.

Hired and non-owned vehicles defined

Hired vehicles: Vehicles that are rented by employees of the company that are used in the course of conducting company business and are typically associated with “out of town” related business. These vehicles have constant exposure. For more information, view [Rental Car Safe Practices Client bulletin](#).

Non-owned vehicles: An employee’s personal vehicle used for conducting company business. Typical examples include sales people making visits, employees running office errands, participating in volunteer work or traveling to offsite business meetings. For more information, view [Non-Owned Automobile Exposure bulletin](#).

Almost every business entity has a non-owned auto exposure, regardless of how infrequently it may arise. The use of the vehicle could be in town, in state or across many state lines.

Determine your H/NOA exposure

1. Based on the information above, do you have an H/NOA exposure?
2. If yes, determine the extent of the H/NOA exposure.
3. How frequent is the NOA exposure (miles/year; number of times/month)?
 - a. Sales
 - b. Service
 - c. Office Support (mail, bank, supplies, etc.)
 - d. Training
 - e. Other
4. How many vehicles are included in the NOA exposure?
5. How often do employees rent vehicles for company business (number of times/month; days/month – Hired Exposure)?
6. What is the travel radius of the operators of H/NOA?
7. What policies/procedures are in place to control the identified exposure?

Answering these questions will help you better understand your H/NOA exposure level. Once quantified, you can work with your CNA Risk Control Consultant to determine the actions necessary to control this exposure to loss.

To learn more about how CNA can help your company maintain business income while reducing commercial auto exposures, call 866-262-0540 or visit www.cna.com/driverperformance.