



March 21, 2023

[REDACTED]

Subject: Notice of TMLT Data Breach

Dear [REDACTED]:

Austin Sports Medicine, LLP (“Practice” or “We”) recently learned on or around Feb. 21, 2023 that its professional liability carrier, Texas Medical Liability Trust (“TMLT”), had claims data and protected health information (“PHI”) compromised in October of 2022. The breach did not affect any claims information or PHI in the possession of the Practice. Rather, the breach affected claims data and PHI in the possession and control of TMLT only. The Practice opted into TMLT’s offer to provide notification and complementary credit monitoring services to you.

What Happened

TMLT is a health care liability claims trust that provides medical malpractice insurance to certain Texas physicians. TMLT is the ultimate owner of Texas Medical Insurance Company and Physicians Insurance Company, and the sponsor and program manager for Lone Star Alliance, Inc., a Risk Retention Group. TMLT provides the Practice with medical malpractice insurance coverage.

On October 12, 2022, TMLT identified suspicious activity on its network. When TMLT discovered this incident, it immediately took steps to secure its systems and launched an investigation to determine what personal data was at risk. As part of the investigation and response to this incident, TMLT partnered with third-party IT and forensic investigators to determine the full nature and scope of the incident and to secure the TMLT network.

TMLT determined that an unauthorized actor may have had access to certain systems between October 2, 2022, and October 13, 2022. As a result, certain files and information within these systems may have been accessed or acquired by the unauthorized actor(s). Based on the investigation, TMLT conducted a detailed review of the data involved to determine the type of information present and to whom it related. Although TMLT had no evidence that any information was subject to actual or attempted misuse, it provided notice to its insured physicians out of an abundance of caution.

What Information Was Affected

TMLT reports that you were identified as an individual potentially impacted in the breach and, therefore, likely had information including your full name, date of birth, social security number, and medical records in the TMLT system that were potentially accessed by the unauthorized actor(s).

What We Are Doing

We take the confidentiality, privacy, and security of information in our possession and in the possession of our business partners seriously. Once notified, the Practice communicated with TMLT to learn more about the breach and verify that your PHI was potentially affected. TMLT reported that it immediately took steps to further secure their systems and investigate the event. As part of their ongoing commitment to the privacy of personal information in their care, TMLT reviewed their existing policies and procedures and

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implemented additional administrative and technical safeguards to further secure the information in their systems. TMLT also worked with third-party subject matter specialists to further enhance the security of its systems and prevent future attacks. The incident was reported to law enforcement and is under investigation. TMLT will be notifying you of the breach and offering you free identity monitoring services.

What You Can Do

The events that have occurred do not automatically mean that you are a victim of identity theft. However, we encourage you to remain vigilant, to continually review your credit report, bank account activity, and bank statements for irregularities or unauthorized items, and to immediately report any unauthorized charges to your financial institution. TMLT also will provide you with an offering of complimentary identity monitoring and call center services. You should receive TMLT's notice letter and offering in the next few weeks. We encourage you to enroll in the free offering provided by TMLT.

In addition, the Practice separately is offering you, free of charge, the option to immediately enroll in *Equifax Complete Premier*. Once you are enrolled, you will be able to obtain two years of unlimited access to your Equifax credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The offering also includes access to identity restoration services that helps in the event your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.) Enrollment information is found on the insert.

For More Information

You will find detailed instructions for enrollment on the enclosed *Equifax Complete Premier* insert. You will need to reference the enrollment code at the top of the insert when calling or enrolling online, so please do not discard this letter. Additional security recommendations are found on the Protect Your Information document.

Also, keep in mind that you will receive a separate, complimentary offering of identity monitoring and call center services from TMLT. We do not anticipate a problem with you enrolling in both offerings.

To ask questions or learn additional information, please contact the following representative of the Practice:

Adrian P. Senyszyn
Germer PLLC
Plaza Las Campanas
1826 North Loop 1604 West, Suite 300
San Antonio, Texas 78248
Office: (210) 640-1650

Very truly yours,

Austin Sports Medicine, LLP

Protect Your Information

1. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

3. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

4. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II,III, etc.);
2. Social Security number;
3. Date of birth;

4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

5. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies:

Maine Resident: Office of the Maine Attorney General, 6 State House Station Augusta, ME 04333; www.maine.gov/ag/consumer/identity_theft/identity_theft.shtml; Tel.: 207-626-8800.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



Enter your Activation Code: **43890528**
Enrollment Deadline: **06/30/2023**

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of **43890528** then click "Submit" and follow these 4 steps:

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.co ⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.