



Insurance and Financial Services

P.O. Box 1907  
Suwanee, GA 30024

To Enroll, Please Call:  
1-833-513-2607  
Or Visit:  
<https://app.idx.us/account-creation/protect>  
Enrollment Code:  
**<<XXXXXXXX>>**

<<First Name>> <<Last Name >>  
<<Address 1>>  
<<Address 2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

October 29, 2021

**RE: NOTICE OF DATA BREACH**  
***Important Security Notification. Please read this entire letter.***

Dear <<First Name>> <<Last Name >>:

I am writing to inform you of a data security incident experienced by Layman, Diener, and Borntrager Insurance Agency (“LD&B”), that may have involved your personal information described below.

LD&B takes the privacy and security of all information very seriously. While we have no evidence to suggest that any of the impacted information was viewed or misused during this incident, it is crucial that we be as supportive and transparent as possible. That is why I am writing to inform you of this incident, and to offer information about steps that can be taken to help protect your information.

I sincerely apologize for any concern that this incident may cause you. Let me reassure you that LD&B is fully committed to supporting you.

**What Happened:**

On or about May 17, 2021, LD&B fell victim to a sophisticated ransomware attack. Upon discovery, LD&B immediately secured the network and engaged a third-party forensic firm to investigate the incident. As part of this forensic investigation, LD&B sought to determine whether any information may have been compromised by the threat actor who initiated the ransomware attack against LD&B. On September 9, 2021, after a thorough investigation, LD&B confirmed that a limited amount of personal information may have been accessed in connection with this incident.

Although the forensic investigation could not rule out the possibility that an unknown third-party actor may have accessed this information, there is no indication whatsoever that any information has been misused at this time. However, we are providing this notification to you out of an abundance of caution and so that you may diligently monitor your personal information and resources. We take great care in the security of our technology systems and regret that this incident has occurred.

**What Information Was Involved:**

It is important to note, as mentioned above, that there is no evidence to suggest that any personally identifiable information has been misused in connection to this incident. The personal information that could have been accessed by the unauthorized individual(s) may have included your first name and last name, in combinations with your <<Data Elements>>.

### **What We Are Doing:**

LD&B has taken every step necessary to address the incident and is committed to fully protecting all of the information that you have entrusted to us. Unfortunately, network intrusions have become more common and this incident experienced by LD&B is similar to experiences by other companies across a range of industries. Upon learning of this incident, we immediately secured the affected accounts, reset passwords, and took steps to enhance the security of all information to help prevent similar incidents from occurring in the future. Furthermore, we retained a third-party forensic firm to conduct a thorough investigation of the incident.

### **Credit Monitoring:**

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for **12 months**. Due to privacy laws, we cannot register you directly. Additional information regarding how to enroll in the complimentary credit monitoring service is enclosed.

### **What You Can Do:**

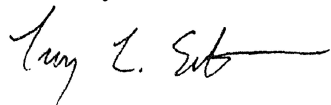
In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account, and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your State Attorney General. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

### **For More Information:**

Should you have questions or concerns regarding this matter, please do not hesitate to call our dedicated response line at 1-833-513-2607, or write to us at 205 S. Liberty Street, Harrisonburg, VA 22801.

LD&B has no relationship more important or more meaningful than the one we share with you. I want to personally express my deepest regret for any worry or inconvenience that this incident may cause you.

Sincerely,

A handwritten signature in black ink that reads "Troy L. Suter" with a long horizontal flourish extending to the right.

Troy Suter, President  
Layman Diener, and Borntrager Insurance Agency

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### Enroll in Credit Monitoring / Identity Protection

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: **12 months** of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is December 28, 2021.

### Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p><b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a></p> <p><b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000</p> <p><b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094</p>	<p><b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a></p> <p><b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013</p> <p><b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013</p>	<p><b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a></p> <p><b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069</p> <p><b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788</p>
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### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4<sup>th</sup> Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>.