



Insureon Holdings, LLC
30 N. LaSalle Street
Suite 2500
Chicago IL 60602



November 5, 2021

000000

[name]
[address]

Re: NOTICE OF DATA BREACH

Dear [name],

We write to inform you of a recent incident that may have involved personal information about you.

WHAT HAPPENED? In early September 2021, Insureon Holdings LLC identified unauthorized access to our network and certain Insureon systems by a third-party attacker. We immediately initiated an investigation. On October 6, 2021, we discovered that certain personal information was present on these systems and may have been accessed by the attacker.

WHAT INFORMATION WAS INVOLVED? Personal information of U.S customers that may be affected include Name, Social Security Number, and Date of Birth.

WHAT WE ARE DOING. We have taken additional steps to secure our systems. Please know that protecting your personal information is something that we take very seriously, and we value your trust in doing business with us. We apologize for both this unfortunate incident and any inconvenience it may cause you. We have taken steps to address the incident and ensure that this does not occur in the future. We are providing notice and offering credit monitoring services to certain individuals based on the personal information that was potentially impacted.

WHAT YOU CAN DO. You should be on guard for schemes, known as phishing attacks, where malicious actors may pretend to represent Insureon or reference this incident. If you have questions, please contact us at the number described below. To help protect your identity, we are offering **complimentary** credit monitoring services as described below. This helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

OTHER IMPORTANT INFORMATION. The Federal Trade Commission (FTC) recommends that you remain vigilant by checking your credit reports periodically. Checking your credit reports can help you spot problems and address them quickly. You can also order free copies of your annual reports through www.annualcreditreport.com. You should monitor your financial accounts for any suspicious activity. For more information about steps you can take to reduce the likelihood of identity theft or fraud, call 1-877-IDTHEFT or 1-877-438-4338, visit the FTC's website at www.ftc.gov/bcp/edu/microsites/idtheft/ or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. However, if you believe you are the victim of identity theft, you should immediately contact your local law enforcement agency, your state's attorney general, or the FTC.

Credit Monitoring Instructions

We have arranged for you to receive free credit monitoring to help you protect your identity and credit information. (See enclosed instructions.) If you choose to enroll, you will receive communications detailing any key changes to your credit reports. To enroll in this service, please visit the website listed below. To enroll, you will need the Activation Code provided below.

Website to Enroll: www.equifax.com/activate
Your Activation Code: [code]
Enrollment Deadline: February 28, 2022

Contact Information for Consumer Reporting Agencies and Information on Credit Report Fraud Alerts

You may also choose to place a fraud alert on your credit file, which is free of charge to you and can be done with any **one** of the companies listed below (i.e., if you place a fraud alert with one company, they will automatically notify the others). A fraud alert tells creditors to contact you **before** they open any new accounts or change your existing accounts.

	Experian	Equifax	TransUnion
Phone	1-888-397-3742	1-800-525-6285 or 1-888-766-0008	1-800-680-7289
Address	Experian Fraud Division P.O. Box 9554 Allen, TX 75013	Equifax Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374	TransUnion LLC P.O. Box 2000 Chester, PA 19016
Online Credit Report Fraud Alert Form	www.experian.com/fraud/ center.html	www.equifax.com/personal/credit-report-services	fraud.transunion.com/fa/fraudAlert/landingPage.jsp

Information on Security Freezes

In addition to a fraud alert, you may place a security freeze on your credit file. A security freeze **will block** a credit bureau from releasing information from your credit report **without your prior written authorization**. Please be aware that it may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services. There is no cost to place, lift or remove a security freeze.

To place a security freeze on your credit report, you may send a written request to **each** of the major consumer reporting agencies by regular, certified, or overnight mail. You can also place security freezes online by visiting **each** consumer reporting agency online. Please provide the information requested, which varies by consumer reporting agency, but typically includes: full name, address, Social Security number, date of birth, proof of identity and proof of address.

	Experian	Equifax	TransUnion
Address	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	TransUnion LLC P.O. Box 2000 Chester, PA 19016
Online Security Freeze Form	www.experian.com/freeze/ center.html	www.equifax.com/personal/credit-report-services	www.transunion.com/test/new-freeze

You may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes.

FOR MORE INFORMATION. If you have any questions about the data breach or need assistance enrolling in the credit monitoring, please call **866-403-4314** (Monday - Friday 9am-9pm EST, Saturday - Sunday 9am-6pm EST). We sincerely regret that this incident occurred.

Sincerely,

Insureon Holdings, LLC.



[name]

Enter your Activation Code: [code]
Enrollment Deadline: February 28, 2022

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 [code] then click “Submit”

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.com

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.

State-Specific Information

If you are a resident of the following states, the following information applies to you.

For residents of Maryland, New York, North Carolina, Rhode Island, the District of Columbia: For information on how to avoid identity theft or to contact your state's attorney general, please use the below information.

Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
1-888-743-0023 www.oag.state.md.us Attorney General of Maryland 200 St. Paul Place Baltimore, MD 21202	1-877-566-7226 www.ncdoj.gov Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001	1-401-274-4400 www.riag.ri.gov Rhode Island Office of the Attorney General 150 South Main Street Providence, RI 02903
District of Columbia Attorney General	New York Attorney General	
1-202-727-3400 www.oag.dc.gov Office of the Attorney General for the District of Columbia 441 4th St. NW Washington, DC 20001	1-800-771-7755 www.ag.ny.gov Office of the Attorney General The Capitol Albany, NY 12224-0341	

For residents of New Mexico: You have rights under the federal Fair Credit Reporting Act (FCRA). These include: the right to access information in your consumer file at a consumer reporting agency; to dispute incomplete or inaccurate information in your consumer file at a consumer reporting agency; to have consumer reporting agencies correct or delete inaccurate information in your consumer file; the right to block information in your consumer file that is the result of identity theft; and the right to have a fraud alert placed on your consumer file (as described above). For more information, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf

For residents of Rhode Island: Under Rhode Island law, you have the right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Based on our investigation to date, we believe this incident affected the personal information of three (3) individuals in Rhode Island.