



C/O ID Experts  
P.O. Box 1907  
Suwanee, GA 30024

To Enroll, Please Call:  
1-833-752-0856  
Or Visit:  
<https://app.myidcare.com/account-creation/protect>  
Enrollment Code: <<XXXXXXXXXX>>

<<FirstName>> <<LastName>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

October 9, 2020

**Re: Notice of Data Breach**

Dear << FirstName>> <<LastName>>,

We are writing to inform you of a data security incident involving unauthorized access to some of your personal information. Accident Insurance Company (“AIC”) takes the privacy and security of the information of our clients very seriously. That is why we are writing to provide you with information about this incident and about steps that you can take to help protect your personal information.

**What Happened?** On August 18, 2020, we determined that your personal information may have been accessed during a cyber incident in which unauthorized persons attempted to interfere with the operation of our computer system. While their attempt did not succeed, during the incident they may have had access to sensitive information. When we learned of their attempt in April of 2020 AIC immediately launched an investigation with the assistance of cybersecurity experts to determine what happened and what information may have been exposed. We are unaware of any information being misused but wanted to provide this information to you.

**What Information Was Involved?** The impacted information may have included your name, address, medical diagnosis or treatment information, and Social Security number.

**What Are We Doing?** As soon as we discovered this information, we took the measures referenced above. AIC also reported this incident to the Federal Bureau of Investigation and will provide whatever cooperation is needed to help hold the perpetrators of this incident accountable. Additionally, in an abundance of caution, we are providing you with information about steps you can take to help protect yourself and offering complimentary credit monitoring and identity protection services for 12 months through an identity protection services expert, IDExperts.

The services being offered through ID Experts, provide you with MyIDCare. MyIDCare services include: 12 months of credit and CyberScan monitoring, including dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

**What You Can Do.** We recommend that you review the guidance included with this letter about how to protect your personal information. In addition, we recommend that you enroll in the complimentary credit monitoring and identity protection services being offered through IDExperts. Enrollment instructions and a description of the services being provided are included with this letter.

**For More Information.** If you have questions or need assistance, please contact IDExperts at 1-833-752-0856, Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is January 9, 2021. Our representatives

are fully versed on this incident and can answer any questions you may have regarding the protection of your personal information.

Thank you for your patience through this incident and appreciate your trust. We take this matter very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

*William M. Arowood*

President  
Accident Insurance Company ("AIC")

## Steps You Can Take to Further Protect Your Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

<b>TransUnion</b> P.O. Box 1000 Chester, PA 19016 1-800-916-8800 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> P.O. Box 2002 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374 1-866-349-5191 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Free Annual Report</b> P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 <a href="http://annualcreditreport.com">annualcreditreport.com</a>
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**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

<b>Federal Trade Commission</b> 600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov, and www.ftc.gov/idtheft 1-877-438-4338	<b>Maryland Attorney General</b> 200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023	<b>North Carolina Attorney General</b> 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226	<b>Rhode Island Attorney General</b> 150 South Main Street Providence, RI 02903 <a href="http://www.riag.ri.gov">http://www.riag.ri.gov</a> 401-274-4400
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**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf)