



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

March 5, 2021

[Name]
[Address]
[City], [State] [ZIP]

NOTICE OF DATA BREACH

Dear **[Name]**,

We are writing to inform you of a security incident that affected your personal information. Although we are not aware of fraud or misuse of your information, we are providing this notice as a precaution to inform potentially affected individuals and share some steps you can take to help protect yourself. We sincerely regret any concern this may cause you.

What Happened?

Metromile Insurance Company (“Metromile”) is an auto insurance company in the U.S. We recently learned that unknown bad actors identified an unlawful way to use our online quote form and application process to obtain some individuals’ personal information. This issue was present between July 2020 and January 2021. Metromile identified and addressed the issue in January 2021.

What Information Was Involved?

Based on our investigation, your information, including your driver’s license number, may have been obtained as a result of this issue. Please note, at this time, we are not aware of any fraud or misuse of your information as a result of this incident.

What We Are Doing

We take the privacy of your personal information seriously and deeply regret that this incident occurred. Please know we took steps to address this incident promptly and thoroughly. In addition to addressing the issue, we initiated an internal investigation to determine what happened and retained an independent forensic investigation firm to assist us in our investigation of and response to this incident. In addition, we have notified law enforcement and plan to assist them in any future investigation related to this incident. Finally, as described further below, we are offering potentially impacted individuals like yourself two years of complimentary identity protection and credit monitoring services from a leading identity monitoring services company.

What You Can Do

Although we are not aware of any misuse of any information arising out of this incident, we want to make you aware of steps that you can take as a precaution:

- **Activate the Complimentary Identity Protection Services.** As outlined above, we are offering two years of identity theft protection and credit monitoring services at no charge to you. These services help detect possible misuse of your personal information and provide you with identity protection support to help identify and resolve potential identity theft. For more information about these services and instructions on completing

the enrollment process, please refer to the Identity Theft Protection Reference Guide attached to this letter. Note that you must complete the enrollment process by June 30, 2021.

- **Check Credit Reports and Financial Accounts.** You can carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. You may obtain a free copy of your credit report by visiting www.annualcreditreport.com; calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed on the next page.

You should remain vigilant with respect to reviewing your account statements and credit reports. If you find any suspicious activity on your credit reports, call your local police or sheriff's office, and file a police report for identity theft and get a copy of it. You may need to give copies of the police report to creditors to clear up your records. You can also inform your state attorney general's office and the Federal Trade Commission ("FTC"). You can review your financial account statements to determine if there are any discrepancies or unusual activity listed. If you see discrepancies or unusual activity listed on your financial account statements, or see anything you do not understand, call the financial institution immediately.

- **Consult the Identity Theft Protection Reference Guide.** Finally, please review the attached Identity Theft Protection Reference Guide, which describes additional steps that you may wish to take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on placing a fraud alert or a security freeze on your credit file.

For More Information

For more information about this incident, or if you have additional questions or concerns, you may contact a dedicated team at **(855) 252-2731** Monday through Friday between the hours of 6 am and 8pm Pacific Time, or Saturday and Sunday between the hours of 8 am and 5 pm Pacific Time (excluding major U.S. holidays). Be prepared to provide your engagement number **DB25430**. Again, we sincerely regret any concern this incident may cause.

Sincerely,



Paw Andersen
Chief Technology Officer

IDENTITY THEFT PROTECTION REFERENCE GUIDE

I. Enroll in the Identity Theft Protection Services

To help protect your identity, we are offering complimentary access to Experian's® IdentityWorksSM for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership.

This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by June 30, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(855) 252-2731** by **June 30, 2021**. Be prepared to provide engagement number **DB25430** as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your Two-Year Experian IdentityWorks Membership

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

II. There are also actions you can take to help protect your identity. Some of these are below.

Review Accounts and Credit Reports: Please regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state’s attorney general, and/or the FTC. You may contact the FTC or your state’s regulatory authority to obtain additional information about avoiding and protection against identity theft.

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For residents of New York: You may also obtain information about preventing and avoiding identity theft from the New York Attorney General’s Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/internet/privacy-and-identity-theft>.

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General’s Office: North Carolina Attorney General’s Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.

For residents of the District of Columbia: You may also obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia: Office of the Attorney General for the District of Columbia, Office of Consumer Protection, 400 6th Street NW, Washington, D.C. 20001, 202-442-9828, www.oag.dc.gov

Security Freezes and Fraud Alerts:

You have a right to place a security freeze on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 display on a consumer's credit file, 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, which is a fraud alert lasting seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the end of this guide.

Additional Information for Massachusetts Residents: Massachusetts law gives you the right to place a security freeze on your consumer reports. The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company. (By law, you have a right to obtain a police report relating to this incident, and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.) You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

Additional Information for New Mexico Residents: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. Here is a summary of your major rights under the FCRA:

- You have the right to be told if information in your file has been used against you;
- You have the right to receive a copy of your credit report and the right to ask for a credit score;
- You have the right to dispute incomplete or inaccurate information;
- You have the right to dispute inaccurate, incomplete, or unverifiable information;
- You have the right to have outdated negative information removed from your credit file;
- You have the right to limit access to your credit file;
- You have the right to limit "prescreened" offers of credit and insurance you get based on information in your credit report;
- You have the right to seek damages from violators; and
- You have the right to place a "security freeze" on your credit report.

New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and may need to provide the following:

- (1) the unique personal identification number, password or similar device provided by the consumer reporting agency;
- (2) proper identification to verify your identity;
- (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- (4) payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

For more information, including information about additional rights, you can visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>, <https://www.consumerfinance.gov/learnmore/>, or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You can obtain information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed here:

National Credit Reporting Agencies and Federal Trade Commission Contact Information

Equifax
(www.equifax.com)

General Contact:

P.O. Box 740241, Atlanta, GA
30374
800-685-1111

**Fraud Alerts and Security
Freezes:**

P.O. Box 740256, Atlanta, GA
30374

Experian
(www.experian.com)

General Contact:

P.O. Box 2104, Allen, TX
75013
888-397-3742

**Fraud Alerts and
Security Freezes:**

P.O. Box 9556, Allen, TX
75013

TransUnion
(www.transunion.com)

**General Contact, Fraud
Alerts and Security
Freezes:**

P.O. Box 2000, Chester,
PA 19022
800-916-8800

Federal Trade Commission
(www.ftc.gov)

Consumer Response Center: 600 Pennsylvania Avenue, NW, Washington, DC 20580

Identity Theft site: <https://identitytheft.gov/>

Identity Theft Toll-Free Number: 1-877-438-4338