

Markel Insurance  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



<<First Name, Last  
Name>>  
<< Address >>



July 2, 2026

Re: Notice of Security Event

Dear << First Name Last Name >>,

Please read this notice carefully. It provides up-to-date information about a recent data security incident at Markel Insurance ("Markel"), our responsive actions, and how you can obtain complimentary credit monitoring and identity restoration services.

### What happened?

We recently identified that an unauthorized actor used social engineering to deceive two employees to gain access to a limited portion of Markel's systems between March 17-18, 2026. We quickly detected and blocked the unauthorized activity and then began working with third-party security experts to conduct an investigation. We also notified law enforcement regarding this incident. We regret any concern this matter may cause.

### What information was involved?

Markel has been analyzing the impacted data to determine if it contained personal information and to whom the information belonged. This analysis has been time consuming. We completed this process on June 29, 2026 and we have determined that your name, << custom data elements >> were obtained without authorization.

### What we are doing:

Markel is committed to safeguarding confidential and sensitive information. Markel is offering two years of complimentary credit monitoring and identity restoration services through our preferred third-party vendor, TransUnion. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: October 10, 2026 (Your code will not work after this date.)
- Visit the TransUnion website to enroll: <https://bfs.cyberscout.com/activate>
- Provide your activation code: << Unique Code >>

Please see Attachment A for details regarding these complimentary credit monitoring and identity restoration services, as well as how to enroll with your unique code. **You must enroll by October 10, 2026, to receive these services.**

In addition to the enterprise-wide security measures that were in place before the incident, we are committed to further strengthening its systems, including enhancing our security and monitoring controls. Markel continues to strengthen our IT security and data privacy controls to address an evolving threat landscape, in which these types of scams are becoming increasingly sophisticated.

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**What you can do:**

In addition to enrolling in the credit monitoring and identity restoration services being offered to you at no charge, we encourage you to take the following precautions:

- ◆ It is always a good idea to remain vigilant against threats of identity theft or fraud and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity.
- ◆ If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police. Additional information about how to protect your identity is contained in Attachment B.

**For more information:**

Markel has established a dedicated call center to answer questions about the cybersecurity event as well as the TransUnion services that we are offering to you. If you have any questions, please call the call center at 1-844-593-7757, from 8 a.m. to 8 p.m. ET Monday through Friday, excluding major U.S. holidays.

Sincerely,

Markel Insurance

## **Attachment A - Additional Details Regarding Your 25-Month TransUnion Credit Monitoring Services**

To activate your membership and start monitoring your personal information please follow the steps below:

**For adults:** In response to the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.



To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: << Unique Code >>

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

### **Attachment B-Information for U.S. Individuals**

#### **MORE INFORMATION ABOUT IDENTITY PROTECTION**

##### **INFORMATION ON OBTAINING A FREE CREDIT REPORT**

U.S. customers are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free +1 (877) 322-8228.

##### **INFORMATION ON IMPLEMENTING A FRAUD ALERT OR A SECURITY FREEZE**

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or a security freeze on your credit report, you must contact the three credit bureaus below:

| Equifax                                              | Experian                                               | TransUnion                                                 |
|------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|
| Consumer Fraud Division                              | Credit Fraud Center                                    | TransUnion LLC                                             |
| P.O. Box 740256                                      | P.O. Box 9554                                          | P.O. Box 2000                                              |
| Atlanta, GA 30374                                    | Allen, TX 75013                                        | Chester, PA 19022-2000                                     |
| (888) 766-0008                                       | (888) 397-3742                                         | (800) 680-7289                                             |
| <a href="http://www.equifax.com">www.equifax.com</a> | <a href="http://www.experian.com">www.experian.com</a> | <a href="http://www.transunion.com">www.transunion.com</a> |

To request a security freeze, you will need to provide the following information:

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- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, the addresses where you have lived over those prior five (5) years;
- Proof of current address such as a current utility bill or a telephone bill; and
- A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission (FTC) for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357 or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## ADDITIONAL RESOURCES

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state Attorney General, or the FTC.

**California residents:** Visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

**District of Columbia residents:** The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; +1 (202) 727-3400, [oag@dc.gov](mailto:oag@dc.gov) and [www.oag.dc.gov](http://www.oag.dc.gov).

**Iowa residents:** The Attorney General can be contacted at the Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov).

**Kentucky residents:** The Attorney General can be contacted at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: +1 (502) 696-5300.

**Maryland residents:** The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, Maryland 21202; +1 (888) 743-0023 or [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov).

**Massachusetts residents:** Under Massachusetts law, you have the right to obtain any police report filed in connection with the cybersecurity event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**North Carolina residents:** The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (919) 716-6400 or [www.ncdoj.gov](http://www.ncdoj.gov).

**New Mexico residents:** You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit [https://www.ftc.gov/system/files/ftc\\_gov/pdf/fcra-march-2026.pdf](https://www.ftc.gov/system/files/ftc_gov/pdf/fcra-march-2026.pdf) or [www.ftc.gov](http://www.ftc.gov).

**New York residents:** The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800)-771-7755 or [www.ag.ny.gov](http://www.ag.ny.gov).

**Oregon residents:** The Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; +1 (877) 877-9392 (toll-free in Oregon), +1 (503) 378-4400, or [www.doj.state.or.us](http://www.doj.state.or.us).

**Rhode Island residents:** The Attorney General can be contacted at 150 South Main Street, Providence, Rhode Island 02903; +1 (401) 274-4400 or [www.riag.ri.gov](http://www.riag.ri.gov). You may also file a police report by contacting local or state law enforcement agencies.

**For Arizona, California, District of Columbia, Iowa, Montana, North Carolina, Washington and West Virginia residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).