

LifeQuotes.com

Over 380,000 Customers Insured

8205 South Cass Ave., Suite 102, Darien, IL 60561

Date

Name
Address
Address

Dear Name:

I am writing to inform you of a recent data security incident experienced by Life Quotes, Inc. that may have involved your personal information. Please read carefully as this letter contains background information about the incident, the type of information involved, and steps you can take to protect your personal information.

What Happened: On October 20, 2020, Life Quotes learned that its systems had been encrypted as a result of a ransomware attack. Upon discovery, we took immediate steps to secure our systems prior to restoration. In addition, we retained outside cybersecurity experts to conduct an investigation to determine the source and scope of the incident.

The forensic investigation revealed that an unauthorized third party had access to our network on October 19, 2020 and October 20, 2020. Based on the findings from the investigation, we reviewed the affected systems to determine the personal information that may have been impacted as a result of the incident, the individuals to whom the information pertained, and addresses for these individuals. On January 14, 2021, we learned that the affected systems contained some of your personal information.

What Information Was Involved: The information involved varies depending on the individual, but it may include the following:
<VARIABLE TEXT>

What We Are Doing: As soon as we learned of the incident, we immediately began containment, mitigation, and restoration efforts. We also launched an investigation and engaged outside cybersecurity experts to assist us in determining what happened. As part of the response processes, we have implemented additional security measures to further harden our digital environment in an effort to prevent a similar event from occurring in the future.

In addition, we have reported the incident to law enforcement agencies, including the Federal Bureau of Investigation, and are committed to providing the FBI and law enforcement whatever assistance is needed. We have notified regulatory agencies and credit reporting agencies as well.

Furthermore, we are providing you with information about steps that you can take to help protect your personal information, and as an added precaution, we are offering you 12 months of complimentary credit and identity monitoring services through CyberScout. These services will provide you with alerts when changes occur to your Experian credit file or if your personal information is found on the dark web. To enroll, please go to <WEBSITE> or call <PHONE NUMBER>. When prompted please provide the following unique code to receive services: <CODE HERE>. The deadline to enroll is <DEADLINE>.

What You Can Do: You can enroll in the complimentary credit and identity monitoring services offered in this letter. In addition, you can review the resources provided on the following page for additional steps to protect your personal information.

For More Information: If you have any questions regarding the incident or would like assistance with enrolling in the services offered, please call <PHONE NUMBER> between 8:00 a.m. and 8:00 p.m. Central Time, Monday through Friday.

The security of your information is a top priority for Life Quotes, and we are committed to safeguarding your data and privacy.

Sincerely,



Bob Bland
CEO, Life Quotes, Inc.

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 can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax

P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
www.annualcreditreport.com

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. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their attorneys general using the contact information below.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
www.consumer.ftc.gov
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us
1-888-743-0023

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
www.ncdoj.gov
1-877-566-7226

Rhode Island

Attorney General
150 South Main Street
Providence, RI 02903
www.riag.ri.gov
1-401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include the right 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. 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.

Personal Information of a Minor: You can request that each of the three national credit reporting agencies perform a manual search for a minor's Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card, and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of minor's information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>.