



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Notice of Data Breach

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Root Insurance Company (“Root”) understands the importance of protecting personal information. We are writing to inform you about an incident that involved some of your information. This notice explains the incident, measures we have taken, and some steps you may consider taking.

What Happened?

We identified an unusual account creation pattern on January 28, 2021, and now believe that activity began in the week before that date. Accounts were being created for individuals with whom Root had no prior relationship by using names and dates of birth, which were not obtained from Root, to get an insurance quote through our website. We immediately began an investigation and notified law enforcement.

What Information Was Involved?

By creating new accounts, an application prefill process was triggered which populated the following information in the account: your driver’s license number, date of birth, and vehicle information (vehicle identification number, year, make and model).

Please NOTE that you may have been identified in our investigation because you did attempt to get an insurance quote through Root’s website between January 21 and 31, 2021. Your ability to receive a quote or purchase a Root insurance policy may have been stopped because out of an abundance of caution we stopped certain quote and policy purchase activity in order to shut down what appeared to be suspicious activity.

What You Can Do:

We have secured the services of Experian® to offer you a complimentary one-year membership to Experian’s IdentityWorksSM. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks is completely free and enrolling in this program will not hurt your credit score. **For more information on IdentityWorks, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take to protect yourself, please see the pages that follow this letter.**

What We Are Doing:

We are notifying you of this incident and sharing the steps that we are taking in response. We have already implemented additional security measures to enhance the security of our application process.

For More Information:

We regret any concern this incident may cause. If you have questions, please call the dedicated call center established for this matter at 1-855-774-0471, Monday through Friday, between 9:00 a.m. and 6:30 p.m., Eastern Time.

Sincerely,

Root Insurance Company

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<b2b_text_1(Date)>> (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the Activation Code: <<Member ID>>

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 **1-877-890-9332**. Be prepared to provide engagement number <<b2b_text_2(Engagement#)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **1-877-890-9332**. 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 (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 one year 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. You will also find self-help tips and information about identity protection at this site.

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

** 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.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.



<<Date>> (Format: Month Day, Year)

Parent/Guardian of
<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Notice of Data Breach

Dear Parent/Guardian of <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Root Insurance Company (“Root”) understands the importance of protecting personal information. We are writing to inform you about an incident that involved some of your child’s information. This notice explains the incident, measures we have taken, and some steps you may consider taking.

What Happened?

We identified an unusual account creation pattern on January 28, 2021, and now believe that activity began in the week before that date. Accounts were being created for individuals with whom Root had no prior relationship by using names and dates of birth, which were not obtained from Root, to get an insurance quote through our website. We immediately began an investigation and notified law enforcement.

What Information Was Involved?

By creating new accounts, an application prefill process was triggered which populated the following information in the account: your child’s driver’s license number, date of birth, and vehicle information (vehicle identification number, year, make and model).

Please NOTE that your child may have been identified in our investigation because you or your child did attempt to get an insurance quote through Root’s website between January 21 and 31, 2021. Your child’s ability to receive a quote or purchase a Root insurance policy may have been stopped because out of an abundance of caution we stopped certain quote and policy purchase activity in order to shut down what appeared to be suspicious activity.

What You Can Do:

We have secured the services of Experian® to offer your child a complimentary one-year membership to Experian’s IdentityWorksSM service. This product helps detect possible misuse of your child’s information and provides your child with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorksSM is completely free and enrolling in this program will not hurt your child’s credit score. **For more information on IdentityWorks, including instructions on how to activate your child’s complimentary one-year membership, as well as some additional steps you can take to protect your child’s information, please see the pages that follow this letter.**

What We Are Doing:

We are notifying you of this incident and sharing the steps that we are taking in response. We have already implemented additional security measures to enhance the security of our application process.

For More Information:

We regret any concern this incident may cause. If you have questions, please call the dedicated call center established for this matter at 1-855-774-0471, Monday through Friday, between 9:00 a.m. and 6:30 p.m., Eastern Time.

Sincerely,

Root Insurance Company

ENROLLING IN EXPERIAN'S® IDENTITYWORKSSM

To help protect your minor's identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM product. This product monitors for the creation of a credit file in your minor's name, and includes internet surveillance, and identity theft insurance at no cost.

Activate Experian IdentityWorks Now in Four Easy Steps

1. ENROLL by: <<b2b_text_1(Date)>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/minorplus>
3. PROVIDE the **Activation Code**: <<Member ID>> and the parent's/guardian's information
4. PROVIDE your minor's information when prompted

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 **1-877-890-9332**. Be prepared to provide engagement number <<b2b_text_2(Engagement#)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING THE 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARETM:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your minor's membership today at <https://www.experianidworks.com/minorplus> or call 1-877-890-9332 to register with the activation code above.

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

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

** 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.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your child's account statements and free credit reports for any unauthorized activity. You may obtain a copy of your child's credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your child's annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

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- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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To place a fraud alert on your child's credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your child's report.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your child's credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your child's name. That's because most creditors need to see your child's credit report before they approve a new account. If they can't see your child's report, they may not extend the credit.

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- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your child's name, address, date of birth, Social Security number and other personal information.

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If you opt for a temporary lift because your child is applying for credit or a job, and you can find out which credit bureau the business will contact for your child's file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.