




**Karen Jenkins**  
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 Personal Lines & Distribution  
 6303 Owensmouth Ave.  
 Woodland Hills, CA 91367

00001  
 Customer First and Last Name  
 Customer Address

November 6, 2019

[Credit Monitoring Code](#)

**NOTICE OF DATA BREACH**

Dear Customer First and Last Name,

**What Happened?**

I am writing to let you know that on March 31<sup>st</sup> 2019 the James Gallegos Insurance Agency was the victim of a cyber-attack that resulted in access to select customer information.

**What Information Was Involved?**

We were able to verify the information that was impacted, and it is listed below:

- Name • Date of Birth, Zip Code and/or Policy Number • Social Security Number • Drivers License Number
- Medical History • Medical Insurance Information

We regret this happened and sincerely apologize for any inconvenience and concern this causes you. We take our obligation to safeguard personal information seriously, and therefore are alerting you so you can take steps to help protect yourself. To protect yourself, we encourage you to take the steps that are outlined below.

**What We Are Doing.**

To assist you, we recommend that you register for credit monitoring services, which we have arranged to provide you through *CyberScout*, at no charge to you for twelve months. The key features and benefits of this service are as follows:

- Unlimited access to services via a toll-free number or secure website
- Systematic notification to all credit bureaus, creditors and collectors, government agencies, and relevant parties (if necessary)
- Phone calls and documentation needed to resolve your identity theft should you become a victim
- Comprehensive case file creation to assist law enforcement (if necessary)
- Credit report\*
- Credit monitoring\*
- Fraud, identity theft and privacy education\*

*Please note that when signing up for the credit and fraud monitoring products, you may be asked to verify personal information for your own protection in order to confirm your identity.*



To enroll in these services, please log onto <https://www.myidmanager.com> or call the Identity Theft helpline at 1-800-405-6108. You will be asked to provide the unique code we have secured on your behalf, which can be found at the top of this letter.

### What You Can Do.

*CyberScout* has been retained to help you with any questions or problems you may encounter related to this matter, including obtaining a credit report, credit monitoring and placing fraud alerts on your behalf. If you choose not to use these services, we recommend that you take the following precautions:

**Order your free credit report** – You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll free at **877-322-8228**, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s website at [www.ftc.gov](http://www.ftc.gov) and mail it to **Annual Credit Report Requests Service, P.O. Box 105281, Atlanta, GA 30348-5281**. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.

When you receive your credit report, review it carefully. Look for accounts you did not open, inquiries from creditors you did not initiate, and any inaccurate personal information, such as your home address and telephone number. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Even if there are no signs of fraud, you should continue to check your credit report every three months for the next year.

**Place a fraud alert on your credit bureau file** – A fraud alert instructs issuers of credit to use more than normal scrutiny for any request for new or additional credit. This adds a layer of protection, but it might limit your ability to obtain *instant credit* (for example, an instant credit card offered by a retail store). You can place a fraud alert by contacting one of three national consumer reporting agencies directly at:

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Place a security freeze on your credit file** – You may wish to place a *security freeze* (also known as a *credit freeze*) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit report at the three national credit bureaus without your consent. . *Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau.* Please contact the three national credit bureaus for more information.



Equifax	P.O. Box 105788 Atlanta, Georgia 30348	800-685-1111	<a href="http://www.freeze.equifax.com">www.freeze.equifax.com</a>
Experian	P.O. Box 9554 Allen, Texas 75013	888 397 3742	<a href="http://www.experian.com/freeze">www.experian.com/freeze</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834- 6790	888-909-8872	<a href="http://www.transunion.com">www.transunion.com</a>

The credit bureaus may require that you provide proper identification before honoring your request. For example, they may ask you to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Proof of your current residential address (such as a current utility bill)
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)

**Report suspicious activity** – If your credit accounts have any suspicious activity, you may choose to report it to the following:

- The credit bureaus listed above
- Your relevant financial institution(s)
- The local police or sheriff's office, where you can file a report of identity theft and obtain a copy of the report (you may need it for your creditors and relevant financial institutions)
- The Federal Trade Commission at [www.Consumer.gov/idtheft](http://www.Consumer.gov/idtheft)
  - If you believe your identity has been stolen, you may use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts. You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the FTC:

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



### For More Information

We realize this news is troubling, and again offer our sincerest apologies for any inconvenience this may have caused. If I may be of assistance, or if you have any additional questions, please do not hesitate to contact me via email at [karen.jenkins@farmersinsurance.com](mailto:karen.jenkins@farmersinsurance.com).

Sincerely,

A handwritten signature in black ink, appearing to be 'KJ', with a horizontal line extending to the right from the top of the signature.

Karen Jenkins  
Head of Distribution Compliance

