



P.O. Box 989728
West Sacramento, CA 95798-9728

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Enrollment Code: [REDACTED]

To Enroll, Scan the QR Code Below:



Or Visit:

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

August 14, 2025

Dear [REDACTED]

I am writing with important information regarding a recent data security incident at St. Andrews Insurance Agency Inc. ("St. Andrews"). The privacy and security of the protected personal information entrusted to us is of the utmost importance. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On or about April 3, 2025 St. Andrews experienced unauthorized access to one of our email accounts.

What We Are Doing.

Upon learning of the issue, we commenced a prompt and thorough investigation. As part of our investigation, we engaged external cybersecurity experts and conducted a manual review of the impacted files. Based on that review we discovered on August 7, 2025 that certain files containing your protected personal information were subject to unauthorized access or acquisition as a result of the incident. We want to make you aware of the incident and provide you with steps you can take to further protect your information.

Additionally, St. Andrews is reviewing its existing policies and training protocols relating to data protection while enhancing security measures and monitoring tools to further mitigate risks of this nature. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your protected personal information.

What Information Was Involved?

The potentially impacted files may have contained your [REDACTED]

What You Can Do.

We have no evidence that any of your information has been used for identity theft or to commit financial fraud. Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide you with complimentary access to IDX identity protection services which include: <<12/ 24>> months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://app.idx.us/account-creation/protect> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter, by November 14, 2025. 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.

This letter also provides other precautionary measures to protect your personal information, including placing a fraud alert and/or security freeze on your credit files and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of protected personal information in our possession and have taken precautions to safeguard it. We continually evaluate and modify our practices and controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. Representatives are available from 9:00 am to 9:00 pm Eastern Time, Monday through Friday, excluding holidays. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against potential misuse of your information.

Sincerely,

St. Andrews Insurance Agency Inc.

– OTHER IMPORTANT INFORMATION –

1. **Placing a Fraud Alert.**

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 90-day “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069

Atlanta, GA 30348-5069

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

(800) 525-6285

Experian

P.O. Box 9554

Allen, TX 75013

<https://www.experian.com/fraud/center.html>

(888) 397-3742

TransUnion

Fraud Victim Assistance

Department

P.O. Box 2000

Chester, PA 19016-2000

<https://www.transunion.com/fraud-alerts>

(800) 680-7289

2. **Consider Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348-5788

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

(888) 298-0045

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<http://experian.com/freeze>

(888) 397-3742

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>

(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing 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.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

3. **Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338) or TTY: 1-866-653-4261, or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

You may also reach out to the Social Security Administration to notify them of the impact on your Social Security Number. They may be reached via the telephone by contacting the National 800 Number at 1-800-772-1213 between 8:00 a.m. – 7:00 p.m. Eastern Time, Monday through Friday. If you are deaf or hard of hearing and use TTY equipment, you can call the TTY number at 1-800-325-0778.

5. Protecting Your Medical Information.

We have no information to date indicating that your medical information involved in this incident was or will be used for any unintended purposes. As a general matter, however, the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits statement” which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

6. State Specific Information.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA) which include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.

Rhode Island Residents: You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 401-274-4400. There were 0 Rhode Island residents impacted by this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, 1-877-IDTHEFT (438-4338), or TTY: 1-866-653-4261.