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SAMPLE A. SAMPLE - L01

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123 ANY ST

ANYTOWN, US 12345-6789



January 31, 2025

RE: Notice of Security Incident

Dear Sample A. Sample:

American Contractors Indemnity Company, Texas Bonding Company, United States Surety Company, and U.S. Specialty Insurance Company (collectively, the “Company”) take the privacy and security of personal information seriously. As such, we are writing to inform you of a cybersecurity incident that we recently identified and addressed, which involved some of your personal information. This letter is to inform you of this incident, the steps we are taking in response, and the steps that you may consider to help protect your information.

What Happened?

On January 20, 2025, we learned that an unauthorized third party accessed certain pages of our licensing.hccsurety.com site and one other web page that relate to agent appointments for surety bonds underwritten by the Company. Upon discovering this incident, we immediately began an investigation, initiated our incident response protocols, and engaged counsel and external cybersecurity experts to assist. We also notified law enforcement and continue to support their investigation. We were able to promptly contain the incident by taking certain website pages offline.

The investigation determined that between January 17, 2025 and January 20, 2025, an unauthorized third party accessed certain of our website pages and obtained certain files. We then conducted a robust review of the files to identify individuals whose personal information may have been contained in the files.

What Information Was Involved?

We recently completed our review and determined that the files that were accessed contained personal information of certain individuals who interacted with us as a potential or actual producer or agent for surety bonds underwritten by the Company. The files included some of your personal information, including your name and [Extra1].

What Are We Doing?

We took immediate steps to secure our website pages and conducted a thorough investigation to confirm the nature and scope of the incident. Additionally, to help prevent a similar occurrence in the future, we implemented, and continue to evaluate, numerous measures designed to enhance the security of our systems and data.

We value our relationship with you and wanted to provide you with information about the incident and protective measures you may consider taking. As a precaution, we are offering you a complimentary 36-month membership of Experian IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Experian IdentityWorksSM is completely free to you and enrolling in this program will not hurt your credit score.

What Can You Do?

We encourage you to review the additional information on Experian IdentityWorksSM, including instructions on how to activate your complimentary 36-month membership, as well as information on additional steps you can take in response to this incident, on the pages that follow this letter.

For More Information.

The security of personal information is of utmost importance to us, and we regret this incident occurred. If you have any questions, please do not hesitate to contact our dedicated customer support team at 1-833-918-7886, Monday through Friday between 8am - 8pm Central Time, excluding major U.S. holidays.

Sincerely,

A handwritten signature in black ink, reading "Adam Pessin". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Adam Pessin

President, American Contractors Indemnity Company and on behalf of the Company

Experian Enrollment Information

To help protect your identity, we are offering a complimentary 3-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **May 30, 2025** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your activation code: ABCDEFGHI

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 1-833-918-7886 by **May 30, 2025**. Be prepared to provide engagement number **B139395** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$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 1-833-918-7886. 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 from the date of the incident (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 3 years 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.

Information About Identity Theft Protection Guide

Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 740256 Atlanta, GA 30348 equifax.com	Phone: 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 experian.com	Phone: 1-888-909-8872 P.O. Box 105281 Atlanta, GA 30348-5281 transunion.com

* 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.

Free Credit Report. We remind you to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. 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. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's (FTC) website at consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Georgia, Massachusetts, and New Jersey 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 reporting agencies directly to obtain such additional report(s).

Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible and display your name, current mailing address and date of issue.

For New Mexico residents: You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. 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.

Federal Trade Commission and State Attorneys General Offices. 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 home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For New York Residents: You may contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, ag.ny.gov

For Texas residents: You may contact and obtain information from your state attorney general at: Office of the Texas Attorney General www.texasattorneygeneral.gov/consumer-protection/identity-theft or contact the Identity Theft Hotline at 800-621-0508 (toll-free).

Reporting of identity theft and obtaining a police report.

You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.