



Gerber Life Insurance

A member of Western & Southern Financial Group

1311 Mamaroneck Avenue, Suite 350
White Plains, New York 10605

January 8, 2025

VIA U.S. MAIL

<FIRST NAME> <LAST NAME>
<ADDRESS 1>
<ADDRESS 2>
<CITY>, <STATE> <ZIP CODE>

Re: Notification of Data Incident

Dear <FIRST NAME> <LAST NAME>:

We are writing to inform you of an incident relating to the personal information associated with your Gerber Life Insurance policy or policies. Although we have no indication your personal information has been the subject of misuse, Gerber Life Insurance Company¹ ("Gerber Life") takes your privacy and the security of your information very seriously. Out of an abundance of caution, we wanted to inform you of the incident and advise you of precautionary measures you may take to reduce any potential risk to you.

What Happened?

On December 5, 2024, Gerber Life discovered that an unauthorized individual had gained access to certain call center systems used to provide basic telephonic customer service support.

What Information Was Involved?

On December 11, 2024, Gerber Life's investigation concluded, and, based on its findings, determined that the individual's activities did result in the potential compromise of certain personal information associated with your policy or policies, including your: name, address, policy number and account payment information.

What We Are Doing.

Gerber Life has confirmed that, as of December 5, 2024, the unauthorized individual's access to all Gerber Life systems has been terminated. Additionally, and as detailed below, Gerber Life is providing **LifeLock Defender™** identity theft protection at no cost to you.

What You Can Do.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the enclosed Steps You Can Take to Protect Personal Information, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that we are offering.

For More information.

We apologize for any inconvenience you may have experienced. We believe these steps protect your personal information to the extent possible and will inhibit fraudulent activity in the future. If you have any questions or concerns, please call us at 1-800-450-9280.

Sincerely,

Jamoki Hamilton JD, CIPP/US, CRISC
Compliance Manager – Privacy & Information Security Governance

¹ Gerber Life Insurance Company is a member of Western & Southern Financial Group

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Gerber Life Insurance Company has retained **NortonLifeLock** to provide you with <duration> of complimentary **LifeLock Standard™** identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **LifeLock.com/Offers**
2. Below the THREE protection plan boxes, you may enter the Promo Code: **<PROMO CODE>** and click the “APPLY” button.
3. Your complimentary offer is presented. Click the Orange “START MEMBERSHIP” button.
4. A Popup will appear to enter your Member ID **<MEMBER ID>** and click “APPLY”
5. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180.

You will have until APRIL 6, 2025 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Standard™** membership includes:

- ✓ LifeLock Identity Alert™ System†
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring**
- ✓ LifeLock Privacy Monitor™
- ✓ Lost Wallet Protection
- ✓ Stolen Funds Reimbursement up to \$25,000 †††
- ✓ Personal Expense Compensation up to \$25,000 †††
- ✓ Coverage for Lawyers and Experts up to \$1 million †††
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring^{1**}
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ USPS Address Change Verification

¹ If your plan includes credit reports, scores, and/or credit monitoring features (“Credit Features”), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

** These features are not enabled upon enrollment. Member must take action to get their protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Standard. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

As a precautionary measure, you may place a security alert on your credit bureau file. This alert will flag your file for additional scrutiny at all credit-reporting agencies. This service, which is free of charge, provides another significant layer of protection, but you must contact the credit bureaus directly to request this alert. By law, Gerber Life cannot make this request on your behalf. If you choose to put a security alert on your account with one agency, that agency will notify the other agencies. You may place or remove the security alert at any time by calling one of the following agencies:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

If you initiate this action, you will receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each. When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You should also call your local police department and file a report of identity theft. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

We recommend that you also take these additional precautions:

- Review your account statements often, and report any suspicious activity immediately to Gerber Life's toll-free number of 1-800-253-3074.
- Protect yourself from identity theft by reviewing and acting upon Federal Trade Commission information that can be found at www.ftc.gov/idtheft. You can reach the Federal Trade Commission via phone at 1.877.FTC.HELP or via address at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Additional Information

For Colorado and Illinois residents, you may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Iowa residents, you are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the state Attorney General.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For Massachusetts residents, you have the right to obtain any police report filed in regard to this event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Oregon residents, You are advised to report any suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Commercial Services website at www.dfcs.oregon.gov/id_theft.html and click "How to get a security freeze."

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. Fees may be required to be paid to the consumer reporting agencies. There are approximately two Rhode Island residents that may be impacted by this event.