

8125 Sedgwick Way
Memphis, Tennessee 38125
Telephone 901.415.7400
Fax 901.415.7409

«CLAIMANT_NAME»
«CLAIMANT_ADDRESS_1»
«CLAIMANT_ADDRESS_2»

April 3, 2025

NOTICE OF DATA BREACH

Dear «CLAIMANT_NAME»,

Sedgwick Claims Management Services, Inc. ("Sedgwick") coordinates your vehicle buyback claim.

We are writing to alert you regarding an incident that involved your personal information. We have taken steps to secure your information as detailed below and are notifying you out of an abundance of caution.

What Happened?
On November 14, 2024, an unauthorized party gained access to a Sedgwick employee's email.
What Information Was Involved?
The information involved may have included your name, address, date of birth, social security number, driver's license number, phone number, email address, and VIN.
What We Are Doing.
<p>We are engaged in a thorough review of this incident and are determined to prevent the recurrence of a similar incident.</p> <p>Sedgwick works to protect the privacy of all claimants by continually refining our privacy and security programs and incident response procedures, regularly training of our employees, and conducting annual privacy assessments.</p>

We have no evidence that your information has been misused, but we nonetheless want to offer you the protection of 12 months of complimentary credit monitoring.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft.

The URL to activate the IdentityWorks membership is: <https://www.experianidworks.com/3bcredit>. The toll-free number for enrollments and/or questions is 833-931-7577. Please see the attached Experian document with the activation code.

What You Can Do.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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).

Other Important Information.

Please see the Information About Identity Theft Prevention included with this letter for additional information about the steps you can take to avoid identity theft.

For More Information.

You can contact me at the number below to learn whether and what types of information we maintain about you or about individuals in general.

We sincerely regret any inconvenience or concern caused by this incident.

Please call me at (###) ###-#### if you need assistance or additional information.

Best regards,

[NAME OF SEDGWICK REPRESENTATIVE]
[TITLE OF SEDGWICK REPRESENTATIVE]

Information About Identity Theft Prevention

We recommend that you regularly review statements from your credit card accounts and other accounts and periodically obtain your credit reports from the national consumer credit reporting agencies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national consumer credit reporting agencies listed below:

Equifax, P.O. Box 740241, Atlanta, GA 30374, 1-800-685-1111, www.equifax.com

Experian, P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 1000, Chester, PA 19016, 1-800-916-8800, www.transunion.com

When you receive your credit reports from the above consumer credit reporting agencies, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information such as a home address or Social Security Number that is not accurate. If you see anything you do not understand, call the consumer credit reporting agency at the telephone number on the report.

We recommend you remain vigilant in reviewing your account statements and monitoring your free credit reports to detect errors which may result from this incident and for instances of fraud and identity theft, and promptly report any fraud, suspicious activity or suspected identity theft to your credit card company/bank, the proper law enforcement authorities, including local law enforcement, your state's Attorney General and/or the Federal Trade Commission ("FTC"). You may contact the FTC and your state's regulatory authority to obtain additional information about the steps you can take to avoid identity theft. To contact the FTC, write to the Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, call 1-877-IDTHEFT (438-4338), or visit their website, www.ftc.gov/idtheft.

For Maryland residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, <https://www.marylandattorneygeneral.gov/Pages/CPD/default.aspx>.

For North Carolina residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.

For Oregon residents: You may report suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Fraud Alerts: There are two types of fraud alerts that 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 at least one year. You may have an extended alert placed on your credit report with the appropriate documentary proof if you have previously been a victim of identity theft. An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national consumer credit reporting agencies listed above. You can obtain additional information about fraud alerts from the consumer credit reporting agencies and the FTC at the contact information listed above.

Credit Freezes / Security Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file by registering with each of the three consumer credit reporting agencies listed above. A credit freeze is a free tool that lets you restrict access to your credit report, which make it more difficult for identity thieves to open a new account in your name. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer credit reporting agency. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password which you will need to lift the freeze. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it. It is free to lift the freeze and free to place it again when you are done accessing your credit. You can obtain additional information about credit freezes from the consumer credit reporting agencies and the FTC at the contact information above. To request a credit freeze, you will need to provide the following information (note, some requirements differ for each of the three credit bureaus): your full name, including middle initial and any suffix; current address; former address; telephone numbers; Social Security Number; and date of birth. Additionally, some credit bureaus may require your maiden name or other last name, driver's license number, and former addresses for the past two years. Credit bureaus may also request copies of supporting documents, such as those proving your identity, Social Security Number and address. These documents may include, for example, a copy of a government-issued identification card, such as a driver's license or state identification card, a copy of a utility bill or bank statement showing your address, and a copy of your Social Security card, pay stub with your Social Security Number, or IRS form W2 that includes your Social Security Number.

Experian's® IdentityWorks® Attachment

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 Identity Restoration is available to you for 12 months 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** January 31, 2026 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: «ACTIVATION_CODE»

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by January 31, 2026. Be prepared to provide engagement number «ENGAGEMENT_NUMBER» as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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, Equifax and Transunion 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.