

Watkins Insurance Group  
Return Processing Center:  
PO Box 173071 |Milwaukee, WI 53217

***Via First-Class Mail***

<FirstName> <LastName>  
<Address1>  
<City><State><Zip>

<<Date>>

**Notice of Data <<Header>>**

Dear <<First Name>> <<Last Name>>,

Watkins Insurance Group values and respects the privacy of your personal information, which is why we are notifying you of a recent incident that may have involved some of your personal information. Below you will find information about what happened, steps we are taking, and resources and additional guidance to help you protect yourself if you feel appropriate.

**What Happened?**

We recently learned that an unauthorized third-party gained access to some of our employees' email accounts. Upon discovering the incident, we promptly secured the email accounts and engaged a third-party cybersecurity firm to assist in our investigation and confirm the security of our email environment. The investigation determined that an unauthorized third-party was able to access the impacted accounts between September 23, 2024, and January 3, 2025.

**What Information Was Involved?**

We do not know whether any personal information was actually viewed or acquired by the unauthorized third-party. However, because the investigation confirmed unauthorized access to the impacted accounts, we commenced an extensive and exhaustive review to determine what, if any, personal information was contained in the impacted accounts. On October 31, 2025, we completed our review and determined that the potentially impacted data included your name and the following information: <<breached elements>>.

**What We Are Doing.**

Data privacy and security is among our highest priorities, and we are committed to doing everything we can to protect the privacy and security of the personal information in our care. Since the discovery of the incident, we have taken additional steps to reduce the risk of this type of incident occurring in the future by enhancing our technical security measures and procedures.

We are also providing you with access to <<CM Duration>> months of complimentary credit monitoring and identity theft restoration services through Haystack. While we are covering the cost of these services, you will need to complete the activation process yourself.

**What You Can Do**

We encourage you to take advantage of the complimentary credit monitoring and identify theft protection we are making available to you at no cost. While we are covering the cost of these services, you will need to complete the activation process by following the instructions below before <enrollment deadline>.

To enroll in Credit Monitoring services, please log on to <<URL>> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<Activation Code>>. Please note that the code is case-sensitive and will need to be entered as it appears.

Additionally, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. You can find more information on steps to protect yourself against identity theft in the enclosed *Additional Resources to Help Protect Your Information* sheet.

**For More Information.**

We value the trust you place in us and sincerely regret any concern or inconvenience this matter may cause. Rest assured we remain dedicated to ensuring the privacy and security of all information in our control. Should you have any questions or concerns about this incident or need assistance enrolling in credit monitoring, please call 1-877-552-8089 from 9:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday, and 9:00 a.m. to 6:00 p.m. Eastern Time on Saturday, excluding major U.S. holidays.

Sincerely,

Watkins Insurance Group

## **ADDITIONAL RESOURCES TO HELP PROTECT YOUR INFORMATION**

### **Monitor Your Accounts**

We recommend that you remain vigilant for incidents of fraud or identity theft by regularly reviewing your credit reports and financial accounts for any suspicious activity. You should contact the reporting agency using the phone number on the credit report if you find any inaccuracies with your information or if you do not recognize any of the account activity.

You may obtain a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://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 for a fee by contacting one or more of the three national credit reporting agencies.

You have rights under the federal Fair Credit Reporting Act (FCRA). The FCRA governs the collection and use of information about you that is reported by consumer reporting agencies. You can obtain additional information about your rights under the FCRA by visiting <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act>.

### **Credit Freeze**

You have the right to add, temporarily lift and remove a credit freeze, also known as a security freeze, on your credit report at no cost. A credit freeze prevents all third parties, such as credit lenders or other companies, whose use is not exempt under law, from accessing your credit file without your consent. If you have a freeze, you must remove or temporarily lift it to apply for credit. Spouses can request freezes for each other if they pass authentication. You can also request a freeze for someone if you have a valid Power of Attorney. If you are a parent/guardian/representative you can request a freeze for a minor 15 and younger. To add a security freeze on your credit report you must make a separate request to each of the three national consumer reporting agencies by phone, online, or by mail by following the instructions found at their websites (see "Contact Information" below). The following information must be included when requesting a security freeze: (i) full name, with middle initial and any suffixes; (ii) Social Security number; (iii) date of birth (month, day, and year); (iv) current address and any previous addresses for the past five (5) years; (v) proof of current address (such as a copy of a government-issued identification card, a recent utility or telephone bill, or bank or insurance statement); and (vi) other personal information as required by the applicable credit reporting agency.

### **Fraud Alert**

You have the right to add, extend, or remove a fraud alert on your credit file at no cost. A fraud alert is a statement that is added to your credit file that will notify potential credit grantors that you may be or have been a victim of identity theft. Before they extend credit, they should use reasonable procedures to verify your identity. Please note that, unlike a credit freeze, a fraud alert only notifies lenders to verify your identity before extending new credit, but it does not block access to your credit report. Fraud alerts are free to add and are valid for one year. Victims of identity theft can obtain an extended fraud alert for seven years. You can add a fraud alert by sending your request to any one of the three national reporting agencies by phone, online, or by mail by following the instructions found at their websites (see "Contact Information" below). The agency you contact will then contact the other credit agencies.

### **Federal Trade Commission (FTC)**

For more information about credit freezes and fraud alerts and other steps you can take to protect yourself against identity theft, you can contact the Federal Trade Commission (FTC) at 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.

You should also report instances of known or suspected identity theft to local law enforcement and the Attorney General's office in your home state and you have the right to file a police report and obtain a copy of your police report.

This notification was not delayed by law enforcement.

Below is the contact information for the three national credit reporting agencies (Experian, Equifax, and TransUnion) if you would like to add a fraud alert or credit freeze to your credit report.

Credit Reporting Agency	Access Credit Report	Add Fraud Alert	Add Security Freeze
<b>Experian</b>	P.O. Box 2002 Allen, TX 75013-9701 1-866-200-6020 www.experian.com	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>
<b>Equifax</b>	P.O. Box 740241 Atlanta, GA 30374-0241 1-866-349-5191 www.equifax.com	P.O. Box 105069 Atlanta, GA 30348-5069 1-800-525-6285 <a href="http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts">www.equifax.com/personal/credit-report-services/credit-fraud-alerts</a>	P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>
<b>TransUnion</b>	P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com	P.O. Box 2000 Chester, PA 19016 1-800-680-7289 <a href="http://www.transunion.com/fraud-alerts">www.transunion.com/fraud-alerts</a>	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 <a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>

**Iowa and Oregon residents** are advised to report suspected incidents of identity theft to local law enforcement, to their respective Attorney General, and the FTC.

**Massachusetts residents** are advised of their right to obtain a police report in connection with this incident.

**District of Columbia residents** are advised of their right to obtain a security freeze free of charge and can obtain information about steps to take to avoid identity theft by contacting the FTC (contact information provided above) and the Office of the Attorney General for the District of Columbia, Office of Consumer Protection, at 400 6<sup>th</sup> St. NW, Washington, D.C. 20001, by calling the Consumer Protection Hotline at (202) 442-9828, by visiting <https://oag.dc.gov>, or emailing at [consumer.protection@dc.gov](mailto:consumer.protection@dc.gov).

**New York residents** are advised that in response to this incident they can place a fraud alert or security freeze on their credit reports and may report any incidents of suspected identity theft to law enforcement, the FTC, the New York Attorney General, or local law enforcement. Additional information is available at the website of the New York Department of State Division of Consumer Protection at <https://dos.nysits.acsitefactory.com/consumerprotection>; by visiting the New York Attorney General at <https://ag.ny.gov> or by phone at 1-800-771-7755; or by contacting the FTC at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) or <https://www.identitytheft.gov/#/>.

**North Carolina residents** are advised to remain vigilant by reviewing account statements and monitoring free credit reports and may obtain information about preventing identity theft by contacting the FTC (contact information provided above) or the North Carolina Office of the Attorney General, Consumer Protection Division at 9001 Mail Service Center, Raleigh, NC 27699-9001, or visiting [www.ncdoj.gov](http://www.ncdoj.gov), or by phone at 1-877-5-NO-SCAM (1-877-566-7226) or (919) 716-6000.

**Rhode Island residents** are advised that they may file or obtain a police report in connection with this incident and place a security freeze on their credit file and that fees may be required to be paid to the consumer reporting agencies.