

16268



Attn: Customer Services @ mailstop: 2S200, 1 Fountain Square, Chattanooga, TN 37402

December 20, 2019



NOTICE OF DATA BREACH

Dear [Redacted],

I am writing to inform you of an incident that may have involved certain personal information about you. Unum is a provider of employee benefits insurance and related services.

**When did the incident occur?** The results of our investigation indicate that this incident occurred between approximately October 1 and 10, 2019.

After first learning of the incident on October 10, Unum immediately began an investigation and retained a leading outside IT forensic vendor to assist in understanding the incident and the data potentially involved. Unum also immediately took steps to stop the incident. Unum is evaluating security controls and taking other action to help prevent incidents from happening in the future.

**What information was involved?** Since we were unable to rule out the possibility that an unauthorized party accessed personal information about you during this incident, we are notifying you. Our forensic analysis determined that the types of your personal information potentially exposed may have included: first name, last name, home address, Social Security number, and date of birth.

**What we are doing.** We have no evidence that your personal information was misused as a result of this incident. However, as an added precaution to help protect your identity, we are offering you **complimentary access to Experian IdentityWorks for 24 months**. The following identity protection services start on the date of this notice. You can use them at any time during the next 24 months.

**Fraud Detection:** Experian offers credit reports, credit monitoring and internet surveillance of the Dark Web to help protect you from credit fraud. In addition, the service provides free credit reports and a \$1 million identity theft insurance policy. To start monitoring your personal information:

- Visit the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/> [Redacted]
- Enter your activation code: [Redacted]

- For an alternative to enrolling online, contact Experian's customer care team at 1-877-660-0626.
- *Note: You must enroll in this service by December 31, 2021 to start your complimentary personal monitoring.*

**Identity Restoration:** This service is automatically available to you with no enrollment required. If identity restoration support is needed, 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. This service includes, 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. 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:

- Contact Experian's customer care team at 1-877-660-0626.
- Provide engagement number [REDACTED] as proof of eligibility for Experian's identity restoration services.
- *Note: The terms and conditions for this service are available at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).*

**What you can do.** Please see the attachment for information about additional actions you can consider taking to reduce the chances of identity theft or fraud.

**For more information.** Additional details about Experian's IdentityWorks are enclosed.

We regret any inconvenience this incident may cause you. If you have questions or concerns regarding this matter, please contact Unum at (866) 892-2278.

Sincerely,



Preston Rogers  
Assistant Vice President  
Customer Contact Center  
Unum US

## Your 24 Month Experian IdentityWorks<sup>SM</sup> 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.
- **Internet Surveillance:** Technology searches the web, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** 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.\*\*
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- **Child Monitoring:** For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance.\*\*

If you have questions about the service or need assistance with Identity restoration that arose as a result of this incident, please contact Experian's customer care team at 1-877-660-0626. Be prepared to provide engagement number DB16750 as proof of eligibility for the Identity restoration services by Experian.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

\* 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.

## Information about Identity Theft Protection

### Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://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](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 by contacting one or more of the three national credit reporting agencies listed below.

**Equifax®**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion®**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

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

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to 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 or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

For residents of Maryland: 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, [www.oag.state.md.us](http://www.oag.state.md.us)

For residents of Massachusetts: You also have the right to obtain a police report.

For residents of New York: You may also obtain information about preventing and avoiding identity theft from the New York Office of Attorney General:

New York Office of Attorney General, Consumer Frauds Bureau  
General Helpline: 1-800-771-7755, <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

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](http://www.ncdoj.gov)

### Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/  
freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/  
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

**For Residents of Massachusetts:** Massachusetts law gives you the right to place a security freeze on your credit file/consumer reports at no charge. This notice is intended to comply with that law, including by providing information regarding how you may request a security freeze, the necessary information to be provided when requesting the security freeze, and the mitigation services to be provided.

#### **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/  
fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-  
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

#### **Monitor Your Personal Health Information**

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the California Attorney General's website at <https://oag.ca.gov/privacy/consumer-privacy-resources> to find more information about your medical privacy.

#### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW

Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.fic.gov/dtheft](http://www.fic.gov/dtheft)