

16595

March 20, 2020

Sample
123 Main St
City, State Zip

RE: Important Security Notification. Please read this entire letter.

Dear Sir or Madam:

We are writing to inform you of a recent security incident that occurred in June 2019 through September of 2019. Athens Insurance Services, Inc. ("Athens") became aware of the incident on or around September 17, 2019. Through thorough investigation, Athens recently confirmed the scope of the incident.

While we have no information to suggest that any information was misused during this incident, we are providing this notification to you out of an abundance of caution and so that you may diligently monitor your accounts. We take great care in the security of our technology systems, and regret that this incident has occurred.

What We are Doing:

Athens has taken every step necessary to address the incident, and is committed to fully protecting all of the information that you have entrusted to us. We have worked with data privacy experts and other professionals to further protect your privacy. We are concerned about our valued customers, work force, and business partners. We have already taken steps to fix the issue and strengthen our systems, and will continue to do so throughout this response process and beyond. We have also implemented the following protective measures:

- Implementing additional technological security measures; and
- Reviewing procedures and safeguards for making information available on our website.

Credit Monitoring:

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for eighteen (18) months provided by TransUnion Interactive, a subsidiary of TransUnion[®], one of the three nationwide credit reporting companies.

TransUnion[®] *myTrueIdentity* provides you with the following key features:

- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- Eighteen (18) months of unlimited access to your TransUnion[®] credit report and credit score.

- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible.¹

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

What You Can Do to Protect Your Information:

We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please contact your financial institution. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorizations. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

¹ (Policy limitations and exclusions may apply.)

Equifax, Consumer Fraud Division
P.O. Box 105069, Atlanta, GA 30348 Phone: 1.800.525.6285
www.equifax.com

Experian, National Consumer Assistance
P.O. Box 1017, Allen, TX 75013 Phone: 1.888.397.3742
www.experian.com

TransUnion Fraud Victim Assistance Department
P.O. Box 6790, Fullerton, CA 92834
Phone: 1.800.680.7289
www.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial, as well as Jr., Sr., II, III, etc);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

➤ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

An **initial 90-day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax, Consumer Fraud Division
P.O. Box 105069, Atlanta, GA 30348 Phone: 1.800.525.6285
www.equifax.com

Experian, National Consumer Assistance
P.O. Box 1017, Allen, TX 75013 Phone: 1.888.397.3742
www.experian.com

TransUnion Fraud Victim Assistance Department
P.O. Box 6790, Fullerton, CA 92834
Phone: 1.800.680.7289
www.transunion.com

➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with any new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting agencies. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report.

➤ ORDER YOUR FREE ANNUAL CREDIT REPORTS

Visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ MANAGE YOUR PERSONAL INFORMATION

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with; and shredding receipts, statements, and other sensitive information. Remain vigilant by reviewing account statements and monitoring credit reports.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **BE AWARE OF SUSPICIOUS ACTIVITY INVOLVING YOUR HEALTH INSURANCE**

Contact your healthcare provider if bills do not arrive when expected, and review your Explanation of Benefit forms to check for irregularities or suspicious activity. You can also contact your health insurance company to notify them of possible medical identity theft or ask for a new account number.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. Additionally, any suspected identity theft should be reported to law enforcement, including your state Attorney General and the Federal Trade Commission.

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 1-877-438-4338; TTY: 1-866-653-4261. They also provide information online at www.ftc.gov/idtheft. For Mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, DC 20580.