



Relation Insurance Services

9225 Indian Creek Parkway, Suite 700, Overland Park, Kansas 66210

16627

[Date]

[Name]

[Address]

[City, State Zip Code]

Dear [Name]:

Relation Insurance, Inc. ("Relation") is an insurance broker and writes to notify you of an incident that may affect the privacy of some of your personal information. We take this incident very seriously, and this letter provides details of resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

Although to date, we are unaware of any actual or attempted misuse of your personal information we are providing you access to identity monitoring services through Kroll for 24 months at no cost to you. While Relation will cover the costs of these services, you will need to complete the activation process. You may also review the information contained in the attached "Steps You Can Take to Protect Your Information" for additional information on how you can monitor your identity and on how to activate the free identity monitoring services.

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-902-2028 (toll free), Monday through Friday, 9:00 a.m. to 6:30 p.m., ET.

We sincerely regret any inconvenience this incident may cause you. Protecting your information is important to us, and Relation remains committed to safeguarding the information in our care.

Sincerely,

A handwritten signature in cursive script that reads "Edward Nathan Page".

Edward Nathan Page

President

Relation Insurance, Inc.

## Steps You Can Take to Protect Your Information

### Activate Your Identity Monitoring

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24 months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

### How to Activate Your Identity Monitoring Services

1. You must activate your identity monitoring services by [date]. Your Activation Code will not work after this date.
2. Visit [redeem.kroll.com](http://redeem.kroll.com) to activate your identity monitoring services.
3. Provide Your Activation Code: [activation code] and Your Verification ID: [Verification ID]
4. To sign in to your account after you have activated your identity monitoring services, please visit [krollbreach.idmonitoringservice.com](http://krollbreach.idmonitoringservice.com)

Additional information describing your services is included with this letter. If you have questions, please call 1-844-902-2028, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.

### Monitor Accounts, Financial, and Medical Billing Statements

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, medical bills, explanation of benefits (EOBs), and credit reports for suspicious charges or claims. Under U.S. law you are entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

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

#### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-298-0045  
[www.equifax.com/personal/credit-report-services/credit-freeze](http://www.equifax.com/personal/credit-report-services/credit-freeze)

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 a 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 either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a one (1) year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Experian**

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

**TransUnion**

P.O. Box 2000  
Chester, PA 19106  
1-800-680-7289  
[www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts)

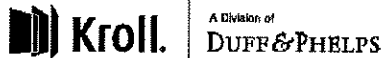
**Equifax**

P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-525-6285  
[www.equifax.com/personal/credit-report-services/credit-fraud-alerts](http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts)

**Additional Information**

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

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. The Federal Trade Commission can be reached 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 have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following service<sup>1</sup> from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

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<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.