

17205

[Month] [Day], [Year]

[Name]

[Street Address]

[City], [State] [Zip]

Activation Code:

Dear NAME,

We are writing to notify you that an exposure of your personal information occurred on June 12, 2020 at Lenz Financial Group.

In accordance with the individual notice requirement under HIPAA, details surrounding the issue are as follows. On June 12<sup>th</sup>, documents regarding your policy were inadvertently sent to an incorrect address. The personal information in the documents included your name, address, Social Security number, date of birth, and Driver's license number, as well as information regarding your policy, answers to medical questions and information of your listed beneficiaries. When this was discovered, the address was corrected, and an attempt was made to retrieve the documents. At this time, we have been unable to retrieve the documents, and as such are notifying you and your beneficiaries, and providing an offer for credit monitoring services for all individuals whose information was included in the documents. Please see below for additional detail on that offer and additional ways in which you may protect your personal information.

**Right to Request a Police Report and a Security Freeze on Your Credit Report.**

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 may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

#### **Additional Information.**

**Review your bank, credit card and debit card account statements** over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union.

**Order your free credit report** by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at 1-877-322-8228 or completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at <http://www.ftc.gov> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348.

**You also may monitor your credit reports** with the major credit reporting agencies.

Experian

P.O. Box 9532

Equifax

P.O. Box 740241

TransUnion

P.O. Box 2000

Allen, Texas 75013  
www.experian.com  
1-888-397-3742

Atlanta, GA 30374  
www.equifax.com  
1-800-685-1111

Chester, PA 19022  
www.transunion.com  
1-800-916-8800

Call the credit reporting agency at the telephone number on the report if you find:

- Accounts you did not open.
- Inquiries from creditors that you did not initiate.
- Inaccurate personal information, such as home address and Social Security number.

Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you **check your credit report** for the next two years.

If you do find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office and **file a report of identity theft**. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records.

If you find suspicious activity on your credit reports or on your other account statements, **consider placing a fraud alert** on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alerts with all of the agencies.

Experian  
888-397-3742

Equifax  
1-888-766-0008

TransUnion  
800-680-7289

Please also **see the Federal Trade Commission website regarding identity theft**, available at <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>.

We sincerely apologize for any inconvenience this may have caused you. The protection of your personal information is important to [Company]. If you have any questions, please contact \_\_\_\_\_, at [TELEPHONE].

Sincerely,

[Company ]

[Signature]

[Name]

[Title]

[Department]

[Address]

[Direct Phone Number]

**What we are doing to protect your information:**

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 06/23/2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: CODE

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **06/23/2021**. Be prepared to provide engagement number **NUMBER** as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 24 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<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. 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 (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 this Identity Restoration support is available to you for one year 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* 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.