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sedgwick®

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Telephone 901.415.7400 | Fax 901.415.7409

Date

Name
Address
City/State/Zip Code

URGENT ALERT – Notice of Data Security Incident

Dear Claimant's Name:

We are writing to inform you of a data security incident that involved your personal information. We take the privacy and security of your information very seriously. This is why I am notifying you of the incident, offering you credit monitoring and identity monitoring services, and informing you about steps you can take to help protect your personal 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. This should be provided at no charge. A security freeze prohibits a consumer 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.

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 Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-888-298-0045,
www.equifax.com

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742,
www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872,
freeze.transunion.com

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

1. Your full name and any suffixes;
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; and
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

If you request a security freeze by phone or online, the consumer reporting agencies must put the freeze in place within one (1) business day. If you request a security freeze by mail, the consumer 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), password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To remove or temporarily lift the security freeze, you must request that the consumer reporting agency remove or lift the security freeze. You may submit the request by secure electronic means, by telephone, or by mail. You will be required to include proper identification in the request (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. If the request is made by telephone or secure electronic means, the consumer reporting agencies have one (1) hour after receiving the request to lift the security freeze. If the request is made by mail, the consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze to accommodate the request.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the three national consumer reporting agencies using the contact information on the next page. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,
www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

You can follow the recommendations on the following page to help protect your personal information, including by enrolling in the complimentary two (2) year credit monitoring and identity theft protection we are offering through Experian. To enroll in the free services, please call 877-890-9332 or go to <https://www.experianidworks.com/3bplus> and use the Enrollment Code provided with the included enrollment instructions.

Please note the deadline to enroll is [Enrollment Deadline]. To receive the Experian services, you must be over the age of 18, and have established credit in the U.S., a Social Security number in your name, and a U.S. residential address associated with your credit file.

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For More Information: If you have any questions about this letter, please call me at (901) 415-7430.

We sincerely apologize for any inconvenience this event may cause you.

Very truly yours,

Brenda Corey
Chief Privacy Officer

BGC:khh

Other Important Information.

By taking the following simple steps and availing yourself of the Experian services described above, you can further protect your personal information.

Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com, call 1-877-322-8228, or complete an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can also contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-916-8800
P.O. Box 740241	P.O. Box 9532	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com

You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with Experian, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with Experian, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned a Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

Notify Law Enforcement of Suspicious Activity: You should know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement.

Fraud Alerts: You may want to consider placing a fraud alert with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information to place fraud alerts at all three bureaus is as follows:

Equifax Fraud Reporting 1-800-525-6285 P.O. Box 740241 Atlanta, GA 30374-0241 www.equifax.com	Experian Fraud Reporting 1-888-397-3742 P.O. Box 9532 Allen, TX 75013 www.experian.com	TransUnion Fraud Reporting 1-800-680-7289 Fraud Victim Assistance Division P.O. Box 6790 Fullerton, CA 92834-6790 www.transunion.com
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It is necessary to contact only ONE of these bureaus and use only ONE of these methods to place a fraud alert. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

Security Freeze: By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. There is no cost for this service. Simply contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

For More Information.

You can obtain additional information about the steps you can take to avoid identity theft from the following:

For Maryland Residents:
Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For North Carolina Residents:
Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For Rhode Island Residents:
Rhode Island Attorney General
Consumer Protection Unit
150 South Main Street
Providence, RI 02903
www.riag.ri.gov

For New York Residents:
New York Attorney General
Bureau of Internet and Technology
28 Liberty Street
New York, New York 10005
www.ag.ny.gov

Telephone: 401-274-4400

Telephone 1-800-771-7755

For all other US Residents:

Identity Theft Clearinghouse

Federal Trade Commission

600 Pennsylvania Avenue, NW

Washington, DC 20580

www.consumer.gov/idtheft

1-877-IDTHEFT (438-4338)

TDD: 1-202-326-2502