

19913

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

March 16, 2021

G3093-L03-0000003 T00001 P001 *****AUTO**MIXED AADC 159



SAMPLE A. SAMPLE - L03 MA
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

Infinity Insurance Company is writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and steps you may consider taking in response. The information involved in this incident included your name <<variable data>>.

We want to inform you of this event, assure you that we take this very seriously, and provide you with ways to protect your information. As a precaution, we have secured the services of Experian® to offer you a complimentary two-year membership in Experian's IdentityWorksSM. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorksSM is completely free and enrolling in this program will not hurt your credit score. For more information on IdentityWorksSM, including instructions on how to activate your complimentary two-year membership, as well as some additional steps you can take to protect your information, please see the pages that follow this letter.

Infinity understands the importance of protecting personal information and we sincerely apologize for the inconvenience. We will continue to review our cybersecurity program and use information from the investigation to identify additional measures to further enhance the security of our network. **If you have questions, please call (877) 316-0057, Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays).** Be prepared to provide your engagement number ENGAGE#.

Sincerely,

Infinity Insurance Company

0000003



G3093-L03

EXPERIAN CREDIT MONITORING INSTRUCTIONS

To help protect your identity, we are offering a **complimentary two-year membership** of Experian IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Now in Three Easy Steps

1. **ENROLL** by: **June 30, 2021** (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: **<https://www.experianidworks.com/plus>**
3. **PROVIDE** the **Activation Code: ABCDEFGHI**

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) 316-0057**. Be prepared to provide engagement number **ENGAGE#** 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 without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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 & 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 ExtendCARETM:** 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.

**Activate your membership today at <https://www.experianidworks.com/plus>
or call **(877) 316-0057** to register with the activation code above.**

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 for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at **(877) 316-0057**.

* 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 jurisdiction.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com



You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Infinity Insurance Company can be contacted via mail at 2201 4th Avenue North, Birmingham, AL 35203 or by telephone at 800-782-1020. Infinity is a subsidiary of Kemper Corporation.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from the state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

March 16, 2021

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SAMPLE A. SAMPLE - L03-MA
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

We are writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and steps you may consider taking in response. This notice is from Merastar Insurance Company and is also sent on behalf of our current and former affiliate companies, including United Insurance Company of America and Infinity Insurance Company, one of which is or was formerly your employer. The information involved in this incident included your name[DATA_ELEMENTS].

We want to inform you of this event, assure you that we take this very seriously, and provide you with ways to protect your information. As a precaution, we have secured the services of Experian® to offer you a complimentary two-year membership in Experian's IdentityWorksSM. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorksSM is completely free and enrolling in this program will not hurt your credit score. For more information on IdentityWorksSM, including instructions on how to activate your complimentary two-year membership, as well as some additional steps you can take to protect your information, please see the pages that follow this letter.

We understand the importance of protecting personal information and we sincerely apologize for the inconvenience. We will continue to review our cybersecurity program and use information from the investigation to identify additional measures to further enhance the security of our network. **If you have questions, please call (877) 316-0057, Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays).** Be prepared to provide your engagement number DB26016.

Sincerely,

Ismat Aziz
EVP, Chief Human Resources Officer

Charles Brooks
EVP, Operations and Systems

0000003



G3107-L03

EXPERIAN CREDIT MONITORING INSTRUCTIONS

To help protect your identity, we are offering a **complimentary two-year membership** of Experian IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Now in Three Easy Steps

1. **ENROLL** by: **6/30/2021** (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/plus>
3. **PROVIDE** the **Activation Code: ABCDEFGHI**

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) 316-0057**. Be prepared to provide engagement number **DB26016** as proof of eligibility for the identity restoration services by Experian.

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- **Experian IdentityWorks ExtendCARETM:** 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.

* 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 jurisdiction.

Activate your membership today at <https://www.experianidworks.com/plus>
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ADDITIONAL STEPS YOU CAN TAKE

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If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

If your medical information was involved, it is also advisable to review the billing statements you receive from your health insurer or healthcare provider. If you see charges for services you did not receive, please contact the insurer or provider immediately.

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If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Merastar Insurance Company can be contacted via mail at 200 East Randolph Street, Suite 3300, Chicago, IL 60601, via email at kemperhrservices@kemper.com, or telephone at 800-214-3553. Merastar is a subsidiary of Kemper Corporation.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from the state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

If You