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ZURICH®

Joan Selvig
North America Privacy Office
1299 Zurich Way
Schaumburg, IL 60196

July [], 2021

[Driver Name]
[Driver Address]
[Driver City/State/Zip]

We are writing to notify you that an unauthorized acquisition of your personal information occurred on April 1, 2021.

To help safeguard you from misuse of your personal information, we have retained CyberScout, a third party vendor, to provide credit monitoring services for two years at no cost to you. Please visit the following website if you would like to take advantage of this offer.

https://www.myidmanager.com/promo_code.html [myidmanager.com]

When you access the website please use this Activation Code to enroll and unlock your credit monitoring services provided by Zurich: <<Activation Code>>. **Please note that the code is case sensitive.**

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 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.

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. 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>

Trans Union 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, provide 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 a 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 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. 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 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, through their website, or by phone (using the contact information above). You must include proper identification (name, address, and social security number) and the PIN 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.



While we do not believe that there is a risk or harm to you from this disclosure, we are informing you about what occurred in case you feel the need to take precautions to protect yourself from possible identity fraud. Based on expert recommendations, some steps you may consider taking include:

Placing A Fraud Alert On Your Credit Bureau File

A fraud alert lets creditors know to contact you before opening new accounts. Just call any one of the three credit reporting agencies at their respective numbers below. Contacting one of the agencies will allow you to automatically place fraud alerts with all three agencies. You will then receive letters from all of them, with instructions on how to obtain a copy of your credit report from each.

**Equifax Credit Information Services,
Inc.**
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2104
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion Fraud Victim Assistance
P.O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com

Getting More Information About Identity Theft

For more information on identity theft, we suggest that you visit the website of the federal trade commission at www.consumer.gov/idtheft. If you do not have Internet access and wish to call the Federal Trade Commission for additional information, please call 1-877-IDTHEFT [1-877-438-4338]; TDD: 1-866-653-4261. You may also send correspondence to: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Room H-130, Washington, DC 20580.

We are committed to protecting your personal information. If you have any additional questions or would like to discuss further, please do not hesitate to contact me.

Sincerely,

Joan Selvig
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Chief Privacy Officer
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