



21925

Important Legal Notice

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Notice of Data Breach

Dear <<first_name>> <<last_name>>,

<<b2b_text_1(AgencyName)>> uses an agency management software and service called QQCatalyst, which is provided by Vertafore. Vertafore takes seriously the responsibility to protect your personal information. As such, we are writing to inform you about a configuration error at Vertafore impacting some of your personal information.

What Happened?

On November 30, 2020, Vertafore discovered a configuration error in its insurance agency management product, QQCatalyst. As a result, there was unauthorized access to reports and forms generated using QQCatalyst. Other files uploaded to QQCatalyst, including insurance applications and quotes, were accessible to the public, though we cannot determine whether these files were actually accessed by unauthorized parties.

Immediately upon becoming aware of the issue, Vertafore fixed the configuration error and secured the potentially affected files. Vertafore has also been investigating the extent to which data may have been impacted and identifying customers and individuals for notification. These investigations take time, and while we have been moving quickly, we have taken time to be sure we're providing accurate information. Vertafore has reported the matter to U.S. federal law enforcement.

What Information Was Involved?

The information impacted could include the following kinds of information: names, addresses, birth dates, and driver's license numbers. In some cases, Social Security numbers, credit card numbers, and bank account information may have been impacted if <<b2b_text_1(AgencyName)>> stored that information in QQCatalyst.

What We Are Doing.

Vertafore engaged a leading security firm to search for evidence indicating potential misuse of the information in connection with this event and did not identify any.

Out of an abundance of caution, Vertafore is offering you one year of free credit and identity monitoring services in recognition that these services offer valuable protection in other contexts beyond this event. More information about these services, including how to activate them, is attached to this notice.

While we continually monitor our network and systems for unusual activity, Vertafore, like any other company, is not immune from this type of event. We maintain information security policies, procedures, practices, and controls, and we are working to further enhance our security tools, policies, and procedures, as well as our security governance and staffing.

HOW TO ACTIVATE FREE 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 one year. 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.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until <<Date>> to activate your identity monitoring services.

Membership Number: <<Member ID>>

You have been provided with access to the following services 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 will be able to help you determine if it is 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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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.

ADDITIONAL INFORMATION

To protect against possible fraud, identity theft or other financial loss, you should always remain vigilant, review your account statements and monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft, you can contact your local law enforcement agency, your state's attorney general, or the Federal Trade Commission. Please know that contacting us will not expedite any remediation of suspicious activity.

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free at +1 (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You may contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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.