



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 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 18 months 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.

What You Can Do.

In addition to taking advantage of the free credit and identity monitoring service, it is always a good idea to remain vigilant against threats of identity theft or fraud. You can do this by regularly reviewing and monitoring your account statements and credit history for any signs of unauthorized transactions or activity. If you ever suspect that you are the victim of identity theft or fraud, you can contact your local police.

It is also always a good idea to be alert for "phishing" emails or phone calls by someone who acts like they know you or are a company that you may do business with and requests sensitive information over email, such as passwords, Social Security numbers, or financial account information.

More information about protecting against identity theft is attached to this notice.

For More Information.

We have set up a call center with additional information about this event, our response, and these services. The call center can be reached by calling 1-855-537-2082 between the hours of 8 a.m. - 5:30 p.m. CT Monday through Friday. We sincerely regret any inconvenience this may cause.

Sincerely,

Vertafore Privacy Team

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 eighteen months. 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.

A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze. To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax: Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 +1 (800) 525-6285 www.equifax.com	Experian: Credit Fraud Center P.O. Box 9554 Allen, TX 75013 +1 (888) 397-3742 www.experian.com	TransUnion: TransUnion LLC P.O. Box 2000 Chester, PA 19016-2000 +1 (800) 680-7289 www.transunion.com
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To request a security freeze, you will need to provide the following information:

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 those 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.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.