



Insureon Holdings, LLC  
 30 N. LaSalle Street  
 Suite 2500  
 Chicago IL 60602

23495



November 5, 2021

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[name]  
 [address]

**Re: Massachusetts Notice**

Dear [name],

On behalf of Insureon Holdings, LLC, we write to inform you of an incident that may have involved personal information about you. We deeply regret that this incident occurred and take seriously the security of personal information.

We recommend that you review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your personal information. As a precaution, we have arranged for you, at your option, to enroll in a complimentary credit monitoring service for two years through Equifax. You have until **February 28, 2022** to activate the free credit monitoring service by using the following activation code: **312545308856** To enroll go to: [www.equifax.com/activate](http://www.equifax.com/activate)

In addition, you should remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. You also may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call the FTC at 1-877-IDTHEFT or 1-877-438-4338.

You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling 1-877-322-8228. You may contact the nationwide credit reporting agencies as indicated below:

Equifax  
 1-800-525-6285  
 P.O. Box 740241  
 Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

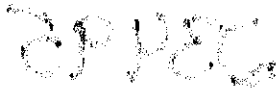
Experian  
 1-888-397-3742  
 P.O. Box 9701  
 Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
 1-800-916-8800  
 Fraud Victim Assistance Division  
 P.O. Box 2000  
 Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report 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. 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, mortgages, employment, housing or other services.



You may place, lift or remove a credit freeze for free. To place a security freeze on your credit report, you must call, make a request online or send a written request to **each** of the three major consumer reporting agencies listed above.

<b>Address</b>	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion LLC P.O. Box 2000 Chester, PA 19016
<b>Online Security Freeze Form</b>	<a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>	<a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>	<a href="http://www.transunion.com/test/new-freeze">www.transunion.com/test/new-freeze</a>

In order to request a security freeze, you will need to provide the following information, which may vary based on the consumer reporting agency and the method of your request:

- (1) Your full name;
- (2) Social Security number;
- (3) Date of birth;
- (4) If you have moved in the past two (2) years, the addresses where you have lived over the prior two years;
- (5) Proof of current address (e.g., a current utility bill or telephone bill); and
- (6) Proof of identity (e.g., a copy of your Social Security card or W2).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must log in to your online account, 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 number or 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. The credit reporting agencies have three (3) business days 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 log in to your account online, call or send a written request to each of the three credit reporting agencies by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze.

If you have any questions about the data breach or need assistance enrolling in the credit monitoring, please call **866-403-4314** (Monday - Friday 9am-9pm EST, Saturday - Sunday 9am-6pm EST). Please know that we regret any inconvenience or concern this incident may cause you.

Sincerely,

**Insureon Holdings, LLC.**



[name]

Enter your Activation Code: 312545308856

Enrollment Deadline: February 28, 2022

## Equifax Complete™ Premier

\*Note: You must be over age 18 with a credit file to take advantage of the product

### Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of 312545308856 then click "Submit"

#### 1. Register:

Complete the form with your contact information and click "Continue".

*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.*

*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*

#### 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

#### 3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

#### 4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

#### You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>3</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>4</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>5</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

<sup>6</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

