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November 16, 2021

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SAMPLE A SAMPLE - L04 MA
 APT ABC
 123 ANY STREET
 ANYTOWN, ST 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample,

We are writing to advise of an inadvertent and limited incident involving the unauthorized disclosure of a spreadsheet containing some personal information of a group of current and former employees that was emailed to certain internal company distribution lists. The spreadsheet included some of your personal information. We want you to understand what happened and the steps we have taken to address the inadvertent disclosure. Although we have no reason to believe that any misuse of the information included on the spreadsheet has or will occur, we have set forth ways for you to protect your personal information. We regret this mistake and have included in this letter instructions on how to enroll in complimentary credit and identity monitoring services.

What We Are Doing

We are offering you a complimentary 24-month membership of Experian's® IdentityWorksSM. This product provides comprehensive identity theft detection and resolution services. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: February 28, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9332 by **February 28, 2022**. Be prepared to provide engagement number **B021343** as proof of eligibility for the identity theft protection and resolution 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** and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please note that Identity Restoration support is available to you for 24 months from the date of this letter. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Please review the “Additional Resources” section included with this letter below. This section describes additional steps you can take to help protect your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

What You Can Do

In addition to activating Experian’s[®] IdentityWorksSM membership as indicated above, you can also take the following steps to safeguard your identity.

Order Your Free Credit Report

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion). To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s (FTC) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number, or request form.

You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax www.equifax.com	(800) 685-1111
Experian www.experian.com	(888) 397-3742
TransUnion www.transunion.com	(800) 916-8800

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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 jurisdictions.

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the “inquiries” section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the “personal information” section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff’s office because it may signal criminal activity.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Bureau of Consumer Protection
600 Pennsylvania Avenue NW Washington, DC 20580
(877) IDTHEFT (438-4338)
www.ftc.gov/idtheft

Placing a Security Freeze

Under the federal Fair Credit Reporting Act, you have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided 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. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

<https://www.equifax.com/personal/credit-report-services/>
<https://www.experian.com/freeze/center.html>
<https://www.transunion.com/credit-freeze>



As of April 28, 2021, the reporting agencies allow you to place a credit freeze through the online, physical mail and phone numbers and request that you provide the information listed below. Where possible, please consult the websites listed above for the most up-to-date instructions.

Reporting Agency	Online	Physical Mail	Phone Number
Equifax	<p>Freeze request may be submitted via your myEquifax account, which you can create here:</p> <p>https://my.equifax.com/consumer-registration/UCSC/#/personal-info</p>	<p>Mail the Equifax Freeze Request Form to:</p> <p>Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788</p> <p>Form may be found here: https://assets.equifax.com/assets/personal/Security_Freeze_Request_Form.pdf</p>	888-298-0045
Experian	<p>Freeze request may be submitted here:</p> <p>https://www.experian.com/ncacoonline/freeze</p>	<p>Mail the request to:</p> <p>Experian Security Freeze, P.O. Box 9554, Allen, TX 75013</p> <p>Request must include:</p> <ul style="list-style-type: none"> • Full Name • Social security number • Complete address for last 2 years • Date of birth • One copy of a government issued identification card, such as a driver's license, state ID card, etc. • One copy of a utility bill, bank or insurance statement, etc. 	888-397-3742
TransUnion	<p>Freeze request may be submitted via your TransUnion account, which you can create here:</p> <p>https://service.transunion.com/dss/orderStep1_form.page?</p>	<p>Mail the request to:</p> <p>TransUnion P.O. Box 160 Woodlyn, PA 19094</p> <p>Request must include:</p> <ul style="list-style-type: none"> • Full Name • Social security number • Complete address 	888-909-8872

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

Placing a Fraud Alert

To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.

Obtain a Police Report

Although this incident involved an inadvertent email, for security incidents generally, you have the right to obtain a copy of a police report.

We regret any inconvenience or concern this incident may have caused. If you have any questions concerning this incident, please call the Quest Diagnostics HRSC toll-free number at (855) 411-8511, Monday through Friday, 8:00 a.m.-6:00 p.m. Eastern Time.

Sincerely,

Keena M. Hausmann
Executive Director, Privacy Officer

