

26829

20 Custom House Street
Boston, MA 02110



[REDACTED]

6/28/2022

Dear [REDACTED]:

We are writing to notify you of a recent security incident that involved a breach of some of your personal information. The personal information that could have been disclosed includes your name and driver's license number, which was held by one of Safety Insurance Company's ("Safety") third-party vendors. Upon identifying the issue, the vendor promptly implemented a series of containment measures to address this incident and commenced a forensic investigation. The vendor's investigation remains ongoing.

Safety takes this incident and the security of your personal information very seriously and we sincerely regret any inconvenience or concern this incident may cause. This letter provides information on steps you may take to protect against potential misuse of your information, should you feel it appropriate to do so.

EXPERIAN CREDIT MONITORING

We have arranged for you to receive credit monitoring at no cost to you for twenty-four (24) months through Experian's IdentityWorksSM. To activate your membership and enroll in these services, please follow the steps below:

- Visit the Experian IdentityWorksSM website at <https://www.experianidworks.com/credit>
- Enroll by the following date: [REDACTED] (Your code will not work after this date).
- Provide the activation code: [REDACTED].

If you have questions about the product, need assistance with activating your membership, or would like an alternative to enrolling online, please contact Experian's customer care team, toll-free, at 877-890-9332 by [REDACTED]. Be prepared to provide your engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian. For additional details on Experian's IdentityWorksSM membership, please see the enclosed instruction sheet "Additional Details Regarding Your Experian IdentityWorksSM Membership".

[REDACTED]

[REDACTED]

[REDACTED]

OBTAINING A POLICE REPORT

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.

PLACING A SECURITY FREEZE ON YOUR CREDIT REPORT

You also may place a "security freeze" on your 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. 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 request a security freeze, you will need to provide 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, the addresses where you have lived over the prior five (5) 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; and
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.

To place a security freeze on your credit report, you must send a request to **each** of the three major consumer reporting agencies listed below.

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion LLC P.O. Box 160 Woodlyn, PA 19094

The credit reporting agencies have 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 reporting agencies also must 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 the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone using the contact information above. You must provide proper identification (including 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. 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 reporting agencies have between one (1) hour (for requests made online) and three (3) business days (for request 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 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.

OTHER STEPS YOU CAN TAKE

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 your credit file. Upon seeing a fraud alert display on your credit file, a business is required to take steps to verify your 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 (7) years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting agencies listed below.

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	Experian P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016

You can further educate yourself regarding identity theft, security freezes, fraud alerts and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade

Commission can be reached at 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.identitytheft.gov; 1-877-IDTHEFT (438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General. The Massachusetts Attorney General can be reached at One Ashburton Place, 18th Floor, Boston, MA 02108; (617) 727-8400.

IF YOU HAVE QUESTIONS

If you have any further questions, please contact Safety's Legal Department at (617) 951-0600, extension 6432 or extension 1280, or at LegalDepartment@safetyinsurance.com.

Sincerely,

Elizabeth B. Brodeur
General Counsel

Enclosure

**ADDITIONAL DETAILS REGARDING YOUR
EXPERIAN IDENTITYWORKSSM MEMBERSHIP**

A credit card is **not** required for enrollment in Experian IdentityWorksSM.

You can contact Experian **immediately** regarding any fraud issues and have access to the following features once you enroll in Experian IdentityWorksSM.

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

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **877-890-9332**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major consumer reporting agencies; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. 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.

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

** 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.