



Gerber Life Insurance

A member of Western & Southern Financial Group

1311 Mamaroneck Avenue, Suite 350
White Plains, New York 10605

December 22, 2022

VIA U.S. MAIL

[POLICYHOLDER]

[ADDRESS 1]

[ADDRESS 2]

[CITY, STATE ZIP]

Re: Notification of Data Incident

Dear [Policyholder Name]:

We are writing to inform you of an incident relating to the personal information associated with your Gerber Life Insurance policy or policies. Although we have no indication that the personal information associated with your policy has been misused, Gerber Life Insurance Company takes your privacy and the security of your information very seriously. Out of an abundance of caution, we wanted to inform you of the incident and advise you of precautionary measures you may take to reduce any potential risk to you.

On November 10, 2022, Gerber Life began investigating circumstances involving the possible compromise and/or potential misuse of policyholder data obtained by a Gerber Life contractor on an unauthorized basis. Gerber Life's investigation included a review of the contractor's relevant activity since June 9, 2022, when the contractor was first employed as a customer service representative.

On December 1, 2022, Gerber Life's investigation concluded, and, based on its findings, determined that the contractor's activities did result in the potential compromise of eighty-three (83) Gerber Life policyholders' personal information.

Gerber Life's investigation led to the conclusion that personal information associated with your policy or policies, including your name, address, policy number and account payment information was potentially compromised after being inappropriately handled by the former contractor. Gerber Life has confirmed that, as of November 12, 2022, the contractor had no access to any customer data, documents, or information and/or any of Gerber Life's information systems, and the contractor has since been terminated.

As a precautionary measure, you may place a security alert on your credit bureau file. This alert will flag your file for additional scrutiny at all credit-reporting agencies. This service, which is free of charge, provides another significant layer of protection, but you must contact the credit bureaus directly to request this alert. By law, Gerber Life cannot make this request on your behalf. If you choose to put a security alert on your account with one agency, that agency will notify the other agencies. You may place or remove the security alert at any time by calling one of the following agencies:

Experian Credit Bureau
P.O. Box 4500
Allen, TX 75013
1.888.397.3742

Equifax Information Services, LLC.
P.O. Box 740256
Atlanta, GA 30374-0256
1.866.349.5191

TransUnion Credit Bureau
P.O. Box 2000
Chester, PA 19016
1.800.680.7289

If you initiate this action, you will receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each. When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social

Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You should also call your local police department and file a report of identity theft. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

We recommend that you also take these additional precautions:

- Review your account statements often, and report any suspicious activity immediately to Gerber Life's toll-free number of 1-800-253-3074.
- Protect yourself from identity theft by reviewing and acting upon Federal Trade Commission information that can be found at www.ftc.gov/idtheft. You can reach the Federal Trade Commission via phone at 1.877.FTC.HELP or via address at 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- You can contact the Massachusetts Attorney General via phone at (617) 727-8400, via address at Office of the Attorney General, Consumer Advocacy & Response Division, One Ashburton Place, 18th Floor, Boston, MA 02108, or by website at <https://www.mass.gov/orgs/office-of-attorney-general-maura-healey>.

Additionally, Gerber Life Insurance Company has retained **NortonLifeLock** to provide you with one (1) year of complimentary **LifeLock Defender™** identity theft protection.

To activate your membership and get protection at no cost to you, please call **1-800-899-0180** and provide a representative with the following information:

Promo Code: [XXXXXXXX]

Member ID: [XXXXXXXX]

You will have until Feb. 28, 2023 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Defender™** membership includes:

- ✓ Primary Identity Alert System[†]
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring^{**}
- ✓ Norton™ Security Deluxe¹ (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000^{†††}
- ✓ Personal Expense Compensation up to \$25,000^{†††}
- ✓ Coverage for Lawyers and Experts up to \$1 million^{†††}
- ✓ U.S.-based Identity Restoration Team

We apologize for an inconvenience you may have experienced. We believe these steps protect your personal information to the extent possible and will inhibit fraudulent activity in the future. If you have any questions or concerns, please call us at 1-800-253-3074.

Please do not hesitate to call if you have any questions or if we can be of further assistance.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jamoki Hamilton".

Jamoki Hamilton JD, CIPP/US, CRISC
Compliance Manager – Privacy & Information Security Governance

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

† Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

** These features are not enabled upon enrollment. Member must take action to get their protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.