28983

Unique Surety and Insurance Services, LLC 1 Keystone Ave., Unit 700 Cherry Hill, NJ 08003 DB-07172

## UNIQUE SURETY AND INSURANCE SERVICES.LLC



February 1, 2023

Dear

We are writing to make you aware of a recent incident at Unique Surety and Insurance Services, LLC ("Unique Surety"), an insurance brokerage and surety agency, that may have impacted your personal information, including your name and some combination of the following data elements: **Example 1** We do not have evidence that any of your information has been misused. We are letting you know about this incident out of an abundance of caution. This letter contains more information about the proactive measures we have taken in response and the identity protection services that we are offering you free of charge.

Unique Surety has taken proactive measures including changing passwords and updating our systems.

In addition, we are offering you access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge through Cyberscout., the data breach and recovery services experts. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

Monitoring To enroll Credit in services please at no charge, log on to and follow the instructions provided. When prompted, please provide the following unique code to receive services: . In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

We encourage you to take full advantage of this service offering. Cyberscout representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information. We also encourage you to vigilantly monitor your financial statements and credit reports and immediately report any suspicious activity.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

You may also 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. However, please be aware that placing a security freeze on yourcredit 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.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (<u>www.equifax.com</u>); Experian (<u>www.experian.com</u>); and TransUnion (<u>www.transunion.com</u>). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at

the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-888-909-8872
https://www.equifax.com/personal/	https://www.experian.com/freeze/cent	https://www.transunion.com/
credit-report-services/	er.html	credit-freeze

In order to request a security freeze, you will need to provide some or all of 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 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;
- 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.

The credit reporting agencies have one (1) to 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 bureaus 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. 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. 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 bureaus 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 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.

## For More Information:

If you have questions, please call **Monday** Monday through Friday from 8 am - 8 pm Eastern Time. Protecting your information is important to us, and we sincerely apologize for any concern this incident may cause you.

Sincerely,

Unique Surety and Insurance Services, LLC