



Return Mail Processing
PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L01

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ANYTOWN, US 12345-6789



March 22, 2023

RE: Notice of Security Incident

Dear Sample A. Sample:

We are contacting you regarding a security incident at Gravie, Inc. (“Gravie”) that involved your personal information. This letter provides you with information about the incident and steps Gravie has taken to contain the incident and guard against the misuse of your personal data.

What Happened

On January 24, 2023, Gravie found a vulnerability in a vendor platform called SugarCRM had potentially allowed unauthorized software to be installed on that system on January 3, 2023. Gravie immediately took the system offline, began an internal investigation, and hired a national forensic firm to conduct an independent investigation. That investigation found an unauthorized actor tried and failed to download a database used by our call center but was able to export call records that included descriptions of calls made by some individuals, which may have included your personal data.

What Information Was Involved

Call records may have included your name, email address, address, phone number, date of birth, insurance number, and information about a health issue, medications, or an insurance claim. The affected information did not include your social security number. In addition, evidence from the independent investigation did not show any individuals were targeted by the unauthorized actor.

What We Are Doing

We take the security of your personal information very seriously and immediately took action when this incident occurred. We took the affected system offline and rebuilt it and had our containment measures verified by a global cybersecurity firm. We also notified federal law enforcement, but our notification to you was not delayed by them. We also enhanced our logging and monitoring capabilities and began a review of our systems and protocols to determine other ways to bolster our security. Finally, we had our independent security professionals run threat intelligence scans, and to date, they have not identified any sensitive personal data from this incident being offered or sold online.

To help relieve any concerns, we have secured Experian’s® IdentityWorksSM to provide identity monitoring and protection at no cost to you for one year. Experian is a global leader in identity protection, and their team has extensive experience helping people who have faced an unintentional exposure of confidential data.

What You Can Do

If you would like to activate your identity monitoring services, please follow the instructions in the section below titled *Activating Your Complimentary Identity Monitoring*. While we believe the risk to your information is low, in today’s environment, please continue to remain vigilant about the security of your personal accounts and monitor them for unauthorized activity. Please report any suspicious activity to appropriate law enforcement.

For More Information

Again, we take the security of your information seriously. Please review the enclosed attachment called *Preventing Identity Theft and Fraud* for more information about how to protect your personal data. We apologize for any concerns or inconvenience this incident may have caused. If you have any questions, please contact us toll-free at 1-888-451-6562.

Sincerely,

Michael Cameron
Chief Technology Officer

ACTIVATING YOUR COMPLIMENTARY IDENTITY MONITORING

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: June 30, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: **ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-888-451-6562 by **June 30, 2023**. Be prepared to provide engagement number **B088330** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 12-Month Experian IdentityWorks Membership:

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

You can contact Experian **immediately** regarding any fraud issues, 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.*
- **Credit Monitoring**: Actively monitors Experian file for indicators of fraud.
- **Identity Restoration**: Identity Restoration specialists 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 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 1-888-451-6562. 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 credit bureaus; 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 twelve (12) months 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.

Preventing Identity Theft and Fraud

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Immediately report any suspicious activity to your bank or credit union. If you do find suspicious activity on your credit reports or other statements, call your local police or sheriff's office or state Attorney General and file a report of identity theft. You have a right to a copy of the police report, and you may need to give copies of the police report to creditors to clear up your records and also to access some services that are free to identity theft victims.

Under the U.S. Fair Credit Reporting Act and other laws, you have certain rights that can help protect yourself from identity theft. Many of these are explained in this letter and at www.identitytheft.gov/#/Know-Your-Rights. For example, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

* 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.

In addition at no charge, you can have these credit bureaus place a short-term or an extended “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because a fraud alert tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. If you wish to place a fraud alert or have any questions regarding your credit report, please contact any one of the agencies listed below. Please note: no one is allowed to place a fraud alert on your credit report except you.

General contact information for each agency:

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19016-2000
1-866-349-5191	888-397-3742	800-888-4213
www.equifax.com	www.experian.com	www.transunion.com

To add a fraud alert:

Equifax	(888) 202-4025, Option 6 or	https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
Experian	(714) 830-7000, Option 2 or	https://www.experian.com/fraud/center.html
TransUnion	(800) 916-8800, Option 0 or	https://www.transunion.com/fraud-alerts

You may also place a security freeze on your credit reports, free of charge. A security freeze, also known as a “credit freeze,” prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised 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. Unlike a fraud alert, you must separately place a security freeze on your credit file at each bureau. You can use the following addresses and contact information to place a security freeze with each major credit bureau:

Equifax Security Freeze. 1-888-298-0045. P.O. Box 1057881, Atlanta, GA 30348-0241.
www.equifax.com/personal/credit-report-services/credit-freeze;

Experian Security Freeze. 1-888-EXPERIAN or 1-888-397-3742. P.O. Box 9554, Allen, TX 75013.
www.experian.com/freeze/center.html; or

TransUnion. 1-800-680-7289. Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19016-2000.
www.transunion.com/credit-freeze

The Federal Trade Commission also provides additional information about credit freezes here:
<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

In order to request a security freeze, you may need to supply your full name (including middle initial, as well as Jr., Sr., II, III, etc.), date of birth, Social Security number, all addresses for up to five previous years, email address, a copy of your state identification card or driver’s license, and a copy of a utility bill, bank or insurance statement, or other statement to show proof of your current address. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning your identity theft. The credit reporting agencies must place a security freeze on your credit report within one (1) business day after receiving a request by phone or secure electronic means, and within (3) business days after receiving your request by mail. The credit bureaus must then send written confirmation to you within five (5) business days of placing the security freeze, along with information about how to remove or lift the security freeze in the future.

You can further educate yourself regarding identity theft, fraud alerts, freezes, and the steps you can take to protect yourself by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission encourages those who discover their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement or your state Attorney General as well.

The Federal Trade Commission can be reached at:

Federal Trade Commission
Consumer Resource Center
600 Pennsylvania Avenue NW Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261
www.identitytheft.gov or www.ftc.gov

OTHER IMPORTANT INFORMATION

You may file a report with your local police or the police in the community where the identity theft took place. You are entitled to request a copy of your police report filed in that matter.

California residents:

You can visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Iowa residents:

You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

Maryland residents:

You may obtain information about avoiding identity theft at: Office of the State of Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202; phone: 1-888-743-0023; www.marylandattorneygeneral.gov.

New York residents:

The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; phone: 1-800-771-7755; ag.ny.gov

Colorado, Georgia, Maryland, Massachusetts, and New Jersey residents:

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).

