

<Return Name>
<Return Address>
<City> <State> <Zip>



<FirstName> <LastName>
<Address1>
<City><State><Zip>

December 10, 2021

NOTICE OF DATA BREACH

Dear <<first name>> <<last name>>>,

The Travelers Indemnity Company ("Travelers" or "we"), is writing to inform you of an event that may have involved some of your personal information. This letter explains what occurred, what information was potentially compromised, and the steps we have taken in response.

What Happened?

On November 12, 2021, Travelers discovered suspicious activity relating to our agency portal, which is used by our agents to obtain quotes for customers and prospective customers. Please note that Travelers' network was not impacted by this event.

What Information Was Involved?

The personal information may have included your name, address, <<data elements>>.

What We Are Doing.

Once we discovered the unauthorized access to the agent portal, we immediately took steps to contain the activity, including launching a thorough investigation, as well as reporting the event to federal law enforcement. The security of personal information is a top priority of ours, and we continually take steps to further enhance our systems.

Finally, we are also offering you free credit monitoring and identity protection and resolution services, as well as dark web monitoring, with Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services, for a period of eighteen months. Instructions on how to enroll in these services can be found in the enclosed Reference Guide.

What You Can Do.

In addition to signing up for your complimentary credit monitoring and identity protection and resolution services, the enclosed Reference Guide also provides information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant by carefully reviewing your credit reports and account statements sent from financial institutions to ensure that all

your account activity is valid. Any questionable charges should be promptly reported to the company with which you maintain the account.

For More Information:

For information about additional steps you can take to protect against unauthorized use of your personal information, as well as fraud alerts and security freezes, please see the enclosed Reference Guide. If you have questions regarding this event, please call toll-free 1-888-671-3949 between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, except holidays. Representatives are available for 90 days.

We regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'John A. Cecere', with a stylized flourish at the end.

John A. Cecere
Chief Privacy Officer

Reference Guide

Review Your Account Statements

Carefully review statements sent to you from your financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the company with which you maintain the account.

Order Your Free Credit Report

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.

Upon receiving your credit report, review it carefully. 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.

How to Enroll in Cyberscout Services

As a protective measure, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring** services at no charge. These services provide you with alerts for eighteen (18) 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. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. 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 company specializing in fraud assistance and remediation services. To receive these services, you must enroll using the steps described below.

To enroll in these services at no charge, please log on to <https://secure.identityforce.com/benefit/travelers> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<code>>. 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 an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Even if you have already signed up for different credit monitoring services, 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.

Contact the U.S. Federal Trade Commission

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, state Attorney General and the 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
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 740241 Atlanta, Georgia 30348	800-525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-916-8800	www.transunion.com

Security Freezes

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request

by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of Massachusetts

You have the right to obtain a police report with respect 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.