



**THE  
HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

[Date]

[Original First Name] [Original Last Name]  
[Original Address 1]  
[Original Address 2]  
[Original City], [Original State] [Original Zipcode]

Re: Data incident

Dear [Original First Name] [Original Last Name]:

We are writing to inform you of an incident involving your personal information.

#### **What Happened**

Hartford Life and Accident Insurance Company (The Hartford) [provides the group life insurance coverage you receive or have received as a current or former employee of [the Company]] [is a group benefits company that [Company] consulted with regarding the purchase of group Long-term Disability insurance in [Year]]. [Through that life insurance coverage, we have record of your personal information.] [The Hartford did not ultimately issue a group disability policy to [Company], but we did receive record of your personal information through that consultation process.] Recently, we learned that a former Hartford employee, who was authorized to access personal information as part of his job, retained access to your personal information for five days in February 2019 following termination of his employment.

After we learned that the employee had retained access to your personal information beyond his termination date, we conducted an investigation, which we recently concluded. Our investigation did not reveal any evidence that the individual intended to steal, misuse, or disclose your personal information. However, we are notifying you because he had access to your personal information beyond his last date of employment.

#### **What Information Was Involved**

The personal information was demographic information related to [the Company's] [life insurance plan] [potential purchase of a Long-term Disability insurance plan], including your name, [address] [ZIP code], Social Security number, and date of birth.

#### **What We Are Doing**

We take our responsibility to safeguard [your] [our customer's] personal information seriously, and we wanted to make you aware of this incident. We are also evaluating how we may further enhance our protections to guard against similar incidents going forward.

At this time we are not aware of any evidence that your personal information has been or will be misused or subject to risk of identity theft. However, because of the nature of the information, as a precaution, we are offering, at no cost to you, a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>.

### **Information on IdentityWorks from Experian**

Experian's IdentityWorks product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: \_\_\_\_\_, **2019** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: [code]

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 1-877-890-9332 by \_\_\_\_\_, **2019**. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 24-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, Equifax and Transunion files 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 1-877-890-9332. 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 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 two years 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **What You Can Do**

You can take advantage of Experian's identity theft protection services at no cost to you. In addition, there are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned. Information regarding these steps is provided on the attached pages entitled "Steps You May Take To Protect Yourself Against Potential Misuse of Information."

### **For More Information**

We sincerely regret any inconvenience or concern that this incident may cause you. We remain committed to protecting the privacy of your personal information. If you have further questions or

concerns about this incident, please contact Experian's customer care team at 1-877-890-9332 Monday through Friday between the hours of 9 am and 9:00pm, and Saturday and Sunday between the hours of 11:00 a.m. and 8:00 p.m. Eastern Time.

Sincerely,

The Hartford

Enclosure

## **Steps You May Take To Protect Yourself Against Potential Misuse of Information**

### **Monitor Your Accounts**

We recommend that you remain vigilant and regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### **Credit Freeze**

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 credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

## **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

<b>Equifax</b> P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>	<b>Experian</b> P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="http://www.experian.com/fraud/center.html">www.experian.com/fraud/center.html</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 <a href="http://www.transunion.com/fraud-victim-resource/place-fraud-alert">www.transunion.com/fraud-victim-resource/place-fraud-alert</a>
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## **Additional Information**

In addition to credit reporting agencies, you can also obtain information from the Federal Trade Commission (FTC) about fraud alerts and security freezes. You can contact the FTC or your state attorney general to educate yourself about identity theft and the steps you can take to protect yourself. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

**For residents of Massachusetts:** If you are a Massachusetts resident, you also have a right to request a police report about this incident.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov).

**For residents of Rhode Island:** You also may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at: Rhode Island Office of the Attorney General, Consumer Protection Unit 150 South Main Street, Providence, RI 02903, (401)-274-4400, <http://www.riag.ri.gov>.