

**QBE**  
One General Drive, Sun Prairie, WI 53596  
qben.com

October 11, 2017

«FIRSTNAME» «LASTNAME» «COM»  
«ADDRESS»  
«CITY» «STATE» «ZIP»

**Re: Notice of Data Breach**

Dear «TITLE» «LASTNAME»:

We are writing to inform you of a recent incident involving your personal data maintained by QBE North America ("QBE").

**What happened?**

QBE was subject to a phishing attack that targeted QBE North America employee email accounts on July 19, 2017. Suspicious email behavior was reported to us by one of the individuals targeted by the phishing attack on July 21, 2017. An investigation by us identified credentials were obtained from three email accounts, and a successful attempt to access the mailboxes was made from Lagos, Nigeria.

QBE has taken steps to contain the incident and further understand its impact. The employees who accessed the phishing site have had their passwords reset. We are also continuing our efforts to inform and educate users of phishing techniques and train employees how to properly identify and react to suspicious email behavior.

**What information was involved?**

After scanning the compromised mailbox, we identified that your «DATAELEMENTS» were contained in the emails. We obtained this information in connection with our underwriting of your insurance policy. This information may be potentially exposed as a result of this incident.

**Here's what we are doing to protect you**

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (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 offer 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.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: December 31, 2018** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit2>
- Provide your **activation code: «ACTIVATIONCODE»**

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877-890-9332 by December 31, 2018**. Be prepared to provide engagement number **DB03797** 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 file for indicators of fraud.
  - **Identity Restoration:** Identity Restoration agents 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.
  - **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Here's what you can do to protect your information**

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your accounts. Please refer to the final page of this letter.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 877-890-9332.

Sincerely,



**Jennifer Vernon**  
Privacy Official  
QBE North America

\*Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT**

### **Place a 90 day fraud alert on your credit file**

**An initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

#### **Equifax**

1-800-525-6285  
www.equifax.com

#### **Experian**

1-888-397-3742  
www.experian.com

#### **TransUnion**

1-800-680-7289  
www.transunion.com

### **Place a security freeze on your credit file**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

### **Order your free annual credit reports**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### **Manage your personal information**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

### **Use tools from credit providers**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

### **Obtain more information about identity theft and ways to protect yourself**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). Their mailing address is 600 Pennsylvania Avenue, NW, Washington, DC 20580