



ROYAL CARIBBEAN CRUISES LTD.  
 Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

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 <<City>><<State>><<Zip>>  
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<<Date>>

Dear <<Name 1>>:

Notice of Data Breach	
What Happened?	At some time between April 4, 2018 and September 13, 2018, your personal information may have been accessed by a malicious party due to a phishing attack that resulted in the malicious party gaining access to a number of our employees' emails. We became aware of the potential disclosure of your personal information on October 22, 2018, during our investigation into the incident. While we are not aware of any actual harm to you as a result of the data breach, malicious parties could attempt to use your personal data for identity theft and other fraudulent actions, such as setting up financial accounts or making purchases in your name.
What Information Was Involved?	The information that may have been accessed might include your name, date of birth, Social Security number, driver's license number, medical records, bank account number, credit card number, and/or passport number.
What We Are Doing.	<p>We are taking this incident very seriously and have notified the U.S. Federal Bureau of Investigation of the incident. We have also taken steps to strengthen our protection of personal information, including updating email access controls, and we will continue to closely monitor and take further steps as appropriate to safeguard such information. We are also notifying affected individuals so that they can take steps to protect themselves.</p> <p>Out of an abundance of caution and at our expense, Royal Caribbean is offering you a complimentary 12-month subscription to Equifax® Credit Watch™ Gold, a credit monitoring and identity theft protection service. This product provides Equifax® credit file monitoring with alerts to key changes to your Equifax® Credit Report as well as Automatic Fraud Alerts,<sup>1</sup> wireless alerts, access to your Equifax® credit report, and up to \$25,000 of Identity Theft Insurance.<sup>2</sup> You must sign up before &lt;&lt;Enrollment Deadline&gt;&gt; to activate this service.</p> <p><b><u>SEE "EQUIFAX® CREDIT WATCH™ GOLD ENROLLMENT PROCEDURE" INSTRUCTIONS BELOW.</u></b></p>

<sup>1</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>2</sup> Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

What You Can Do.

1. **Monitor Account Statements:** Monitor your financial accounts and your account statements for unusual or unauthorized activity over the next 12 months, and promptly report incidents of suspected identity theft to the police.
  
2. **Place a Fraud Alert or Credit Freeze:** Place a fraud alert or credit freeze on your credit file, which tells creditors to contact you before they open any new accounts or change your existing accounts. You can call or contact any of the three major credit bureaus to place a fraud alert or credit freeze on your file. The national consumer reporting agencies may charge a fee to place a credit freeze on your file. You can obtain more information from the Federal Trade Commission (FTC) and the credit reporting agencies about fraud alerts and security freezes. Information about this is available on The Taxpayer Guide to Identity Theft and at <https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>. You have the right to place a security freeze on your credit report or submit a declaration of removal with a consumer reporting agency pursuant to the Fair Credit Report Act.
  - Experian at 1-888-397-3742 or [www.experian.com/consumer](http://www.experian.com/consumer)  
  
Experian National Consumer Assistance Center  
P.O. Box 9532  
Allen, TX 75013
  
  - Equifax at 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)  
  
Equifax Credit Information Services, LLC  
P.O. Box 740256  
Atlanta, GA 30374
  
  - TransUnion at 1-800-680-7289 or [www.transunion.com](http://www.transunion.com)  
  
TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19022

3. **Obtain Credit Reports:** We also recommend that you consider reviewing your credit report from each of the three major credit reporting agencies: Experian, Equifax, and TransUnion (contact information provided above). The law entitles you to receive a free copy of your credit report annually from each of the three major credit reporting agencies. To order your free credit report, visit <http://www.annualcreditreport.com> or call, toll-free, 1-877-322-8228.

4. **File Reports:** If you discover errors or unauthorized accounts or charges on your credit reports, you should immediately notify the appropriate credit bureau by telephone and in writing. You also have certain rights under the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.* More information about these rights can be found at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, file a police report with local law enforcement and/or notify the Attorney General's office in your home state and/or the Federal Trade Commission at <https://www.identitytheft.gov/>; Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or 1-877-IDTHEFT (438-4338). You should obtain a copy of the police report because many creditors require the information it contains before they will absolve you of the fraudulent debts.

### **EQUIFAX® CREDIT WATCH™ GOLD ENROLLMENT PROCEDURE:**

**Equifax® Credit Watch™ Gold provides you with the following key features:**

- Equifax® credit file monitoring with alerts to key changes to your Equifax Credit Report
- Automatic Fraud Alerts With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only), data charges may apply
- Access to your Equifax® credit report
- Up to \$25,000 Identity Theft Insurance
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

**To sign up online for online delivery go to [www.myservices.equifax.com/gold](http://www.myservices.equifax.com/gold)**

1. **Welcome Page:** Enter your Activation Code <<Activation Code>> in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

**To sign up for U.S. Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via U.S. Mail only.**

- 1. Activation Code:** You will be asked to enter your Activation Code <<Activation Code>>.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the U.S. Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel.

#### Other Important Information

For Maryland, North Carolina and Rhode Island Residents – From the Credit Bureaus listed in the “What You Can Do” section, you can obtain information about identity theft and steps you can take to protect yourself, and you can find information on Credit Bureau fees. You can also call or mail inquiries or questions to:

#### **Maryland:**

Attorney General of Maryland, Identity Theft Unit at 1-888-743-0023 / TDD 1-410-576-6372

Maryland Attorney General – ID Theft Unit  
200 St. Paul Place – 16th Floor  
Baltimore, MD 21202

#### **North Carolina:**

Attorney General Office at 1-919-716-6400 / Fax: 1-919-716-6750

Attorney General’s Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001

#### **Rhode Island:**

Office of Attorney General 1-401-274-4400

Office of the Attorney General  
150 South Main Street  
Providence, Rhode Island 02903

For More Information.

If you have any questions, please call 888-418-0273 between 9:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.

Sincerely,

Bradley Stein  
General Counsel