

Together We Prevail™



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The Hartford
One Hartford Plaza
Hartford, CT 06155

May 29, 2018

[Name]
[Address]

RE: Claim No. [Insert]

Dear [Name]:

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

What Happened

We use vendors to conduct medical reviews of insurance claims. We recently learned that personal information pertaining to your insurance claim was accessed by an unauthorized individual on or about [Date] in connection with our use of vendors to conduct medical review of claims. We have no indication that the unauthorized individual intended to steal, misuse, or disclose your personal information, but rather accessed it to perform a medical review of your claim.

What Information Was Involved

The documents accessed by the unauthorized individual contained your name together with medical information relating to your insurance claim and your Social Security number.

What We Are Doing

We take our responsibility to safeguard personal information seriously, and we wanted to make you aware of this incident. We are also evaluating how we and our vendors 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, as a precaution, we have arranged for Experian to provide you with 24 months of identity theft protection services at no cost to you.

Experian Identity Theft Protection Offering

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. 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 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. 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 IdentityWorksSM 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: 10.31.2018 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- 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 877-890-9332 by 10.31.2018. Be prepared to provide engagement number DB06931 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.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: 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.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (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

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

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 apologize for the 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 877-867-0871 between the hours of 8:30am and 5:00pm Central Time.

Sincerely,

Stephanie Raymond
Chief Compliance Officer, Claim
The Hartford

Enclosure

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

You can take some simple steps to protect yourself against possible identity theft or other fraudulent misuse of your information.

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or suspected incidence of identity theft to proper law enforcement authorities, or the Attorney General, or the Federal Trade Commission (FTC).

To file a complaint with the FTC, you may do so at www.ftc.gov/idtheft <https://www.identitytheft.gov/> or call 1-877-ID-THEFT (877-438-4338). The FTC mailing address is 600 Pennsylvania Ave. NW, Washington, DC 20580. Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

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

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the 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

For residents of Rhode Island: You may also obtain information about preventing and avoiding identity theft from the Rhode Island's Attorney General's Office:

Rhode Island Attorney General's Office, Consumer Protection Unit
150 South Main Street, Providence, Rhode Island 02903, (401) 274-4400, or by email at consumers@riag.ri.gov, <http://www.riag.ri.gov/ConsumerProtection/About.php#>

- **Obtain a Copy of, and Monitor, Your Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action> or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies is provided below:

Equifax (800) 525-6285 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com P.O. Box 2002 Allen, TX 75013	Transunion (800) 680-7289 www.transunion.com P.O. Box 1000 Chester, PA 19022
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- **Fraud Alerts and Security Freezes**

In addition, you may contact the fraud departments of the three national consumer reporting agencies or the FTC to obtain information about placing fraud alerts or security freezes in your file. You have the right to ask that the three credit reporting companies place fraud alerts in your file. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. However, it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just

one of the three national credit reporting companies. As soon as that company processes your fraud alert, it will notify the other two credit reporting companies which then must also place fraud alerts in your file. In addition, you can contact the national credit reporting agencies regarding if and how you may place a security freeze on your credit report.

- **Credit Freezes (for Non-Massachusetts Residents):**

You may have the right to put a credit freeze, also known as a security 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 get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax:	P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian:	P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC:	P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

- **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.consumer.ftc.gov/topics/privacy-identity> or call 1-877-ID THEFT (877-438-4338).