## Elam Consulting, Inc. Business Insurance Consultants

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

June 29, 2020

Subject: Notice of Data Security Incident

Dear Sample A Sample:

I am writing to inform you of a data security incident that may have affected your personal information ("PI"). At Elam Consulting, Inc. ("ECI"), we take the privacy and security of your information very seriously and regret any concern that this incident may cause you. That is why we are contacting you and informing you about steps that can be taken to protect your information.

**What Happened?** In July 2019, ECI learned that a former independent contractor downloaded certain documents from ECI's network in connection with his resignation from ECI. ECI immediately commenced an investigation and retained an independent forensics investigation company and legal experts to determine what information the former contractor accessed and whether the former contractor provided ECI's documents to unauthorized individuals. ECI also engaged a third party vendor to conduct a detailed review of the documents that were taken to determine whether personal information was contained within the documents.

As a result of the document review, ECI confirmed that your personal information was contained within the documents that the former contractor downloaded and/or had access to following his resignation. While the former contractor returned the downloaded documents to ECI following the incident and stated he had not disclosed the information, ECI has been unable to completely rule out any potential of unauthorized access to this information. We are contacting you out of an abundance of caution to advise you of the incident, and to provide you with information about steps that you can take to protect your information.

Additionally, out of an abundance of caution, ECI has made arrangements to offer you credit monitoring and identity protection services for a period of twelve (12) months at no cost to you.

What Information Was Involved? The affected information may have included Extra1



**What Are We Doing?** As soon as we discovered the incident, we took the steps described above. We are also providing you with information about steps that you can take to help protect your personal information.

Additionally, we are offering you credit monitoring and identity protection services at no cost to you through Experian's® IdentityWorks<sup>SM</sup>. This 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**: **9/30/2020** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: http://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

## These services include:

- 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<sup>TM</sup>: 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 have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian® IdentityWorks<sup>SM</sup> online, please contact Experian's® customer care team at **(888) 292-0035** by **9/30/2020.** Be prepared to provide engagement number **DB20874** as proof of eligibility for the identity restoration services by Experian.

**What You Can Do:** You should follow the recommendations on following page regarding steps you can take to help protect your personal information. We also encourage you to contact Experian® with any questions and to enroll in the free services provided by calling (888) 292-0035 or by going to <a href="http://www.experianidworks.com/credit">http://www.experianidworks.com/credit</a> and using the Enrollment Code provided in this letter. Experian representatives are available to assist you Monday through Friday from 8 am - 8 pm Central Time and Saturday/Sunday from 10:00 am - 7:00 pm Central Time.

We encourage you to take full advantage of this service offering. Experian representatives are fully versed on the incident and can answer questions or concerns you may have.

**For More Information:** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call Experian at **(888) 292-0035** Monday through Friday from 8:00 am – 8:00 pm Central Time and Saturday/Sunday from 10:00 am – 7:00 pm Central Time, and please have your Enrollment Code ready.

We take this matter very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Jonathan Eine Elam

Eric Elam President

## STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant and review 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 should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the "FTC").

**Copy of 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 <a href="http://www.annualcreditreport.com/">http://www.annualcreditreport.com/</a>, 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 also contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion	Free Annual Report
P.O. Box 740241	P.O. Box 2002	P.O. Box 1000	P.O. Box 105281
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348
1-866-349-5191	1-888-397-3742	1-800-916-8800	1-877-322-8228
www.equifax.com	www.experian.com	www.transunion.com	www.annualcreditreport.com

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at http://www.annualcreditreport.com.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources**: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Residents of North Carolina can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov, and www.ftc.gov/idtheft 1-877-438-4338 North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <a href="https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf">https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf</a>.