



<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

RE: Notice of Data Breach

Dear <<MemberFirstName>> <<MemberLastName>>,

Borden Perlman Salisbury & Kelly ("Borden Perlman") recently discovered an incident that may affect the security of your personal information. Borden Perlman is the insurance broker for the Sports Accident insurance policy purchased by your college or university. You may have received benefits under this plan. We write to provide you with information about the incident, steps taken since discovering the incident, and information on what you can do to better protect against the possibility of identity theft and fraud.

What Happened? On July 7, 2016, we discovered that the email accounts of two Borden Perlman employees were subject to unauthorized access. We immediately launched an internal investigation and retained third-party forensic experts to assist in the investigation of the incident. In late July, the forensic investigators determined that these email accounts contained the personal information of certain individuals, including you. We then undertook a thorough analysis and review of all documents within the email accounts to determine all affected individuals and data types involved.

What Information Was Involved? We determined that while the unauthorized individual or individuals had access to the two employees' email accounts, some of your personal information may have been viewed by the unauthorized individual including your name and Social Security number.

What We Are Doing. We take this incident and the security of your personal information very seriously. In addition to notifying individuals potentially impacted by this incident, we are offering you complimentary access to twelve (12) months of free credit monitoring and identity restoration services with Kroll. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance, Identity Consultation, and Identity Restoration. The enclosed *Other Important Information* contains instructions on how to enroll and receive these free services, as well as more information on how to better protect against identity theft and fraud. We are also notifying certain state regulators of this incident.

What You Can Do. We encourage you to consider enrolling to receive the free credit monitoring and identity restoration services and review the information regarding how you can protect yourself found in the enclosed *Other Important Information* sheet.

For More Information. Please contact the dedicated call center we've established regarding this incident. The call center is staffed with professionals who can answer questions about this incident and give you information on how to protect against misuse of your information. The call center is available Monday through Friday, excluding major holidays, from 8:00 a.m. to 5:00 p.m. Central time at 1-855-205-6939.

We take the privacy of your personal information seriously. We sincerely regret any inconvenience or concern this incident has caused you. The security of your information is a priority to us and we have taken precautionary measures to better prevent something like this from happening again.

Sincerely,

A handwritten signature in black ink, appearing to read 'Doug Borden', with a stylized, cursive script.

Doug Borden
President

OTHER IMPORTANT INFORMATION

While we continue to investigate the incident, you may take action directly to further protect against possible identity theft or financial loss.

We have secured the services of Kroll to provide identity monitoring at no cost to you for one (1) year. Visit **kroll.idmonitoringservice.com** to enroll and take advantage of your identity monitoring services. Membership Number: <<Member ID>>

Your identity monitoring services include¹:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals buy, sell, and trade personal information. You'll be promptly notified if evidence of your identity information being traded or sold is discovered.

Public Persona

Public Persona monitors public databases for names, aliases, and addresses that are associated with your Social Security number. If information is found, an alert email is sent.

Quick Cash Scan

Quick Cash Scan monitors thousands of short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll investigator for more information.

\$1 Million Identity Theft Insurance

Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze	Experian Security Freeze	TransUnion
P.O. Box 105788	P.O. Box 9554	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
(NY residents please call 1-800-349-9960)	www.experian.com/freeze/center.html	www.transunion.com/securityfreeze
www.equifax.com/help/credit-freeze/en_cp		

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should also be reported to law enforcement. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov. **Rhode Island residents**: the Attorney General's office can be contacted at <http://www.riag.ri.gov/index.php>, consumers@riag.ri.gov or (401) 274-4400. There were twenty-two (22) Rhode Island residents affected by this incident. Notice has not been delayed due to a law enforcement investigation.