



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

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Re: Notification of Data Security Incident

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are writing to inform you of a data security incident experienced by Evarts Tremaine Flicker Co. (“Evarts Tremaine”) that may have affected some of your personal information.¹ As explained below, we recently learned that an unauthorized individual gained access to an Evarts Tremaine employee email account which contained some of your personal information. We are writing to notify you of this incident, to offer you complimentary identity monitoring services to assist you, and to inform you about steps that can be taken to help safeguard your personal information.

What Happened? On April 15, 2020, we detected unusual activity in an Evarts Tremaine employee email account. Upon discovering this activity, we took steps to secure the account and launched an investigation. In connection therewith, we engaged a leading, independent forensics firm to determine what happened and whether sensitive information was accessed or acquired without authorization as a result. As a result of this investigation, we learned that one Evarts Tremaine employee email account had been accessed without authorization on March 1, 2020 and on April 15, 2020. We then conducted a review of the contents of the account and confirmed that the impacted Evarts Tremaine employee email account contained some of your personal information which may have been accessed by an unauthorized individual. We then worked diligently through late November to identify your current address information required to provide notification.

Please note that this unauthorized access was limited to information transmitted via email and did not affect any other information systems. In addition, Evarts Tremaine is not currently aware of the misuse of any potentially affected personal information.

What Information Was Involved? The following information may have been contained within the accessed email account: <<b2b_text_1 (Impacted Data)>>.

What We Are Doing. As soon as we discovered this incident, we took the steps referenced above. We also applied enhanced security measures to our email system in order to help prevent a similar incident from occurring in the future. In addition, we reported this matter to the Federal Bureau of Investigation and will provide whatever assistance is necessary to hold the perpetrator(s) of this incident accountable. Finally, out of an abundance of caution, we are now offering you complimentary identity monitoring services through Kroll, a global leader in risk mitigation and response.

What You Can Do. We recommend that you activate your complimentary Kroll services. Activation instructions and a description of the services being provided are included with this letter. We also recommend that you review the guidance included with this letter about how to help protect your personal information.

¹ Evarts Tremaine provides a comprehensive suite of insurance solutions and products, and may have been in possession of your personal information in connection therewith.

For More Information. If you have questions or need assistance, please contact Kroll at 1-866-394-1547, Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Kroll representatives are fully versed on this incident and can answer any questions you may have regarding the protection of your personal information.

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

Sincerely,

A handwritten signature in black ink, appearing to read "J. Hannon", with a long horizontal flourish extending to the right.

John J. Hannon, CPCU, CAPI
President
Evarts Tremaine Flicker Co.

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 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 any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (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 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 this form at www.annualcreditreport.com/cra/requestformfinal.pdf. You also can contact one of the following three national credit reporting agencies:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000 Chester, PA 19016 1-800-916-8800 www.transunion.com	P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 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 one year. 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 www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file. 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. There is no charge to place, lift or remove the security freeze. 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 Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission	Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
600 Pennsylvania Ave, NW Washington, DC 20580 consumer.ftc.gov , and www.ftc.gov/idtheft 1-877-438-4338	200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-877-566-7226	150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA), including: to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

As referenced above, we have secured the services of Kroll to provide identity monitoring services at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and the Kroll team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your services include Web Watcher, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Services

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until March 18, 2021 to activate your identity monitoring services.

Membership number: <<Member ID>>

If you have questions, please call 1-866-394-1547, Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays.

Take Advantage of Your Services

You've been provided with access to the following services from Kroll:

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. 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 Theft Restoration

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