



October 10, 2018

NOTICE OF DATA BREACH

Dear

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to inform you of a recent incident that may affect the security of your personal information. It is important to note, at this time, based on our on-going monitoring, we have found no evidence that any personal information has been accessed or viewed by an unauthorized person, or has been used inappropriately. However, out of an abundance of caution, we are notifying all potentially affected individuals.

The facts surrounding this incident are summarized below, along with an outline of measures USLI has taken since its discovery. In addition, this letter provides information about how to sign up for the complimentary identity monitoring services USLI has arranged for you.

What Happened? On September 28, 2018, we discovered that USLI had become the target of a phishing email campaign. A few of our employees followed the link embedded in the email and entered their credentials. This allowed the sender of the phishing email to gain access to those employees' email accounts, which contained personal information of some of our policyholders. We immediately took steps to contain the breach by securing the email accounts, and then launched an in-depth investigation to ascertain what personal information may have been accessed or acquired. While we have no evidence that any unauthorized individual actually accessed or acquired any personal information, the possibility of such access cannot be ruled out.

What Information was Involved? Our investigation confirmed that an email with your full name, the name of your bank and your checking account number was in the email account of one of our employees.

What Steps has USLI Taken? The security and confidentiality of your information is paramount to USLI. Since this event, we have implemented additional security measures designed to prevent a recurrence of such an attack. Further, as an added precaution, USLI has arranged with ID Experts® to provide you with identity theft and credit monitoring services for one year, at no cost to you.

A BERKSHIRE HATHAWAY COMPANY

1190 DEVON PARK DRIVE • P.O. BOX 6700 • WAYNE, PA 19087 • 610-688-2535 • 888-523-5545 • FAX 610-688-4391

United States Liability Insurance Company • Mount Vernon Fire Insurance Company • U.S. Underwriters Insurance Company

USLI.COM

Your membership in the MyIDCare™ program will include the following credit monitoring and recovery services:

- **Single Bureau Credit Monitoring** - Monitors any changes reported by Experian Credit Bureau to your credit report.
- **CyberScan Monitoring** - Monitors criminal websites, chat rooms and bulletin boards for illegal selling or trading of their personal information.
- **Full Managed ID Theft Restoration Services** - Should you believe that you are a victim of identity theft, MyIDCare™ will work with you to assess, stop and reverse identity theft issues.
- **Identity Theft Insurance** - In the event of a confirmed identity theft, you may be eligible for reimbursement of up to \$1,000,000 for expenses related to that theft.

We strongly encourage you to register for this free identity theft protection service. To enroll please visit <https://app.myidcare.com/account-creation/protect> or call 1-800-939-4170 and provide the following enrollment code:

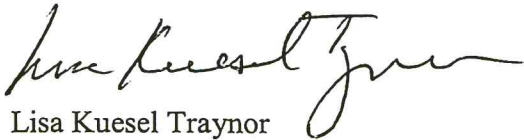
Your MyIDCare™ Enrollment Code:

Please keep this letter; you will need the enrollment code listed above in order to register for the services.

What Can You Do? Please review the enclosure to this letter (Steps You Can Take to Further Protect Your Information) for information on additional steps you can take to protect your information.

How to Obtain Further information? For further information and assistance, please contact Aaron Miller, Senior Vice President and Chief Technology Officer at 888-523-5545 x. 2075 between 9:00 AM and 5:00 PM Monday through Friday or amiller@usli.com.

Sincerely,



Lisa Kuesel Traynor
Executive Vice President and Chief Operating Officer

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).

To file a complaint with the FTC, go to IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

- **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://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 30348-5281. You can access the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. You may also 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 for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax Disclosure Dept.
(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
(888) 397-3742
www.experian.com
P.O. Box 4500
Allen, TX 75013

TransUnion Consumer
Disclosure Center
(800) 888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

- **Consider Placing a Fraud Alert on Your Credit Report**

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>.

- **Take Advantage of Additional Free Resources on Identity Theft**

We recommend that you review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information and to obtain a copy of *Taking Charge: What to Do if Your Identity is Stolen*, the FTC's comprehensive guide regarding steps you can take to guard against and deal with identity theft, please visit [IdentityTheft.gov](https://www.identitytheft.gov) or call 1-877-ID-THEFT (877-438-4338).

Rhode Island residents may request additional information by contacting the Rhode Island Office of the Attorney General Consumer Protection Unit, 150 South Main Street, Providence, Rhode Island 02903 or (401) 274-4400.



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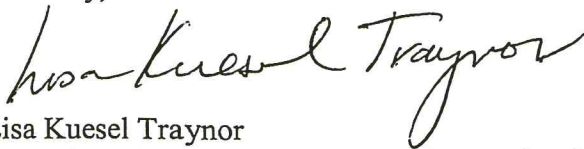
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Equifax Disclosure Dept.
(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
(888) 397-3742
www.experian.com
P.O. Box 4500
Allen, TX 75013

TransUnion Consumer
Disclosure Center
(800) 888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

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