



USG Insurance Services, Inc. (“USG”) experienced a cybersecurity incident that may have resulted in the unauthorized access to some of auto and garage policyholders’ employees’ personal information. USG takes the security of this personal information very seriously, and we sincerely apologize for any inconvenience this incident may cause.

USG is committed to the protection of the personal information it collects and stores, this notice contains information about the incident and steps USG has taken to protect personal information moving forward.

On October 27, 2020 USG discovered that an unauthorized user had gained access to its network. Upon discovery of the unauthorized access, USG immediately engaged a third party professional cybersecurity forensics team to investigate the incident and determine the scope and extent of the unauthorized access and determine whether any sensitive policyholder information was compromised.

The forensics investigation discovered that the unauthorized individual may have had access to our policyholders’ employees’ Personally Identifiable Information (“PII”). The incident occurred from October 15, 2020 to October 27, 2020. Given the nature of the cybersecurity incident, USG was unable to review its systems to determine which individuals’ PII may have potentially been accessed. USG, was able to confirm, that first and last name in combination with driver’s license and/or state identification numbers.

The exfiltrated PII did not include any of our policyholders’ employees’ financial account information, credit or debit card information, or social security numbers.

At this time, there is no evidence that any personal information has been misused as a result of this incident. We take the security of all information in our control very seriously, and are taking steps to prevent a similar event from occurring in the future, including but not limited to updating and installing enhanced security measures and implementing tenant wide password changes.

We sincerely regret any inconvenience that this matter may cause your policyholders and remain dedicated to maintaining the security and protection of information in our control. We urge individuals to remain vigilant in safeguarding their sensitive information. If you have any questions please call 1-833-910-3506 Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time.

Please review the attached addendum for more information.

Sincerely
USG Insurance Services

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Arizona, Colorado, Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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

Rhode Island Office of the Attorney General Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

Colorado Office of the Attorney General Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 www.coag.gov

Arizona Office of the Attorney General Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

Illinois Office of the Attorney General Consumer Protection Division 100 W Randolph St., Chicago, IL 60601 1-800-243-0618 www.illinoisattorneygeneral.gov

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

www.experian.com/freeze

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.