



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

March 4, 2024

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SAMPLE A SAMPLE - L01  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



**NOTICE OF DATA BREACH**

Dear Sample A. Sample,

We are writing to notify you of a data security incident that affects some personal information about you. Woodruff-Sawyer & Co. (“Woodruff Sawyer”) received your personal information because we provide insurance brokerage and risk consulting services to [Client Name].

**What Happened?** On January 20, 2024, an unauthorized third party gained access to certain Woodruff Sawyer computer systems and downloaded a small subset of our files. We initially discovered this unauthorized access on the same day and immediately began taking actions to secure our systems and to investigate the activity. We have determined that the unauthorized access occurred through the use of “SIM swapping.” An unknown individual went to a mobile carrier’s retail store and successfully convinced a store employee to transfer the phone number of one of our executives to another device. The unauthorized third party was then able to use our executive’s phone number to reset the executive’s work password and access our systems.

After discovering this incident, we initiated a review of the files downloaded by the unauthorized third party. On or around February 5, 2024, we determined that the downloaded files included some personal information. In the course of reviewing those files, which we have done on an ongoing basis since February 5, we identified personal information about you. We have not received any indication that your personal information has been further misused.

**What Information Was Involved?** The affected personal information included your full name, date of birth and driver’s license number.

**What Are We Doing?** We engaged outside cybersecurity experts to help with our investigation of and response to this incident. We also notified the Federal Bureau of Investigation (FBI) of this incident and are cooperating with the FBI investigation. Further, we have amended our security controls to make it more difficult for an unauthorized party to access our systems through SIM swapping.

To help protect your identity, we are offering complimentary 24-month membership to Experian’s® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and resolution of identity theft. Below is information from Experian about its IdentityWorks services.

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: May 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

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If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at **833-918-1256** by **May 31, 2024**. Be prepared to provide engagement number **B116786** as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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™:** 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 believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **833-918-1256**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

**What Can You Do?** We suggest that you review the “Further Steps and Contact List” information on the reverse side of this letter, which identifies additional steps to take to protect your information. If you have additional questions or concerns about this incident, please call **833-918-1256**.

We take all privacy and security incidents seriously. We regret any inconvenience this may cause you, and thank you for your understanding. Woodruff Sawyer will **NOT** send you any electronic communications regarding this incident and ask you to disclose any personal information.

Sincerely,  
Woodruff Sawyer

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## FURTHER STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION AND CONTACT LIST

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** It is always good practice to remain vigilant for signs of identity theft or other misuse of your data 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 <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. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact each one of the three national credit reporting agencies (contact information below).

**Fraud Alert:** You may 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:** A security freeze 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. Under federal law, you may not be charged to place or remove a credit freeze.

**Police Report:** If you file a police report, you have the right to obtain a copy of it. Please note that our notification to you was not delayed by law enforcement.

**Additional Free Resources on Identity Theft:** You can obtain information from the consumer reporting agencies, FTC (<https://www.identitytheft.gov/>) 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 Federal Trade Commission or to the Attorney General in your state. You may want to contact your state Attorney General to obtain further information. Below is the contact information for the Attorneys General for residents of New York, North Carolina, Rhode Island, Oregon, the District of Columbia, and Maryland.

**Federal Trade Commission**  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
consumer.ftc.gov, and  
www.ftc.gov/idtheft  
1-877-438-4338

**New York Attorney General**  
Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
<https://ag.ny.gov/>  
1-800-771-7755

**North Carolina Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
ncdoj.gov  
1-877-566-7226

**Rhode Island Attorney General**  
150 South Main Street  
Providence, RI 02903  
<http://www.riag.gov>  
401-274-4400



**Oregon Attorney General**  
 100 SW Market Street  
 First Floor  
 Tilikum Room  
 Portland, OR 97201  
<https://www.doj.state.or.us/consumer-protection/>  
 1-877-877-9392

**Office of the Attorney General for the District of Columbia**  
 400 6th Street NW  
 Washington, D.C. 20001  
 oag@dc.gov  
<https://oag.dc.gov/>

**Maryland Attorney General**  
 200 St. Paul Place  
 Baltimore, MD 21202  
<https://www.marylandattorneygeneral.gov/>  
 Main number: 410-576-6300  
 Toll-free: 1-888-743-0023  
 Consumer Hotline: 410-528-8662

**Contact Information for Credit Reporting Agencies:**

|   | <b>Equifax</b>   | <b>Experian</b>  | <b>TransUnion</b>  |
|---|--|--|--|
| <b>To obtain a copy of your credit report</b> | P.O. Box 740241<br>Atlanta, GA 30374<br>(866) 349-5191<br><a href="http://www.equifax.com">www.equifax.com</a>   | P.O. Box 4500<br>Allen, TX 75013<br>(888) 397-3742<br><a href="http://www.experian.com">www.experian.com</a>                                     | P.O. Box 1000<br>Chester, PA 19016<br>(800) 888-4213<br><a href="http://www.transunion.com">www.transunion.com</a>   |
| <b>To obtain a security freeze</b>            | PO Box 105788<br>Atlanta, GA 30348<br>(800) 685-1111<br><a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>   | PO Box 9554<br>Allen, TX 75013<br>(888) 397-3742<br><a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a> | P.O. Box 2000<br>Chester, PA 19016<br>(888) 909-8872<br><a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>   |
| <b>To place a fraud alert</b>                 | P.O. Box 105069<br>Atlanta, GA 30348<br>(888) 766-0008<br><a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a> | P.O. Box 2002<br>Allen, TX 75013<br>(888) 397-3742<br><a href="http://www.experian.com/fraud/center.html">www.experian.com/fraud/center.html</a> | P.O. Box 2000<br>Chester, PA 19016<br>(800) 680-7289<br><a href="http://www.transunion.com/fraud-victim-resource/place-fraud-alert">www.transunion.com/fraud-victim-resource/place-fraud-alert</a> |