

Together We Prevail™



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home

The Hartford
One Hartford Plaza
Hartford, CT 06155

[Date]

[Name]
[Address]

Dear [Name]:

We are writing to inform you of an incident involving unauthorized access to your personal information.

What Happened

We have determined that an employee stole Hartford user credentials (usernames and passwords) of a group of current and former Hartford employees. We first discovered this incident when The Hartford's information protection team received an automated alert on January 31, 2019, regarding the transmission from a Hartford email address to an external email address containing potentially restricted information. We initiated an inquiry, which later identified the email as containing Hartford's confidential Human Resource employee compensation information, and the external address as belonging to an employee.

After discovering this activity, we terminated the individual's employment.

We conducted a review of our systems, including archived records and determined that your Hartford user credentials were stolen by this individual. [We also determined that he stole your personal credentials.]

What Information Was Involved

The individual stole your Hartford user credentials [and your personal credentials.]. We are unable at this time to determine if the individual also accessed your myHR information, which includes your Social Security number and other personal information, or if the employee may have used the stolen credentials to access your work email account.

As your username and password were compromised, you should change your Hartford logon credentials. We also suggest that you consider changing your username and passwords to any personal accounts you may have accessed from your work computer or any accounts that use the same credentials; this is advisable because the individual may have been able to monitor activity on your work computer, including possibly intercepting any login credentials you use for personal accounts. [this is advisable as an important step to protecting your information because there is evidence that the individual stole your personal credentials.]

What We Are Doing

We take our responsibility to safeguard personal information seriously, and we want to make you aware of this incident. We are examining how the individual was able to gain access to the user credentials of you and other current and former employees, and we are evaluating how we may further enhance our protections to guard against similar incidents going forward.

As part of our investigation, we have interviewed the individual who gained unauthorized access and forensically examined his Hartford work devices and company email records. We have also engaged a leading cyber security consulting firm to help us determine if any other information may have been accessed, and to understand more fully how the individual was able to gain this unauthorized access.

We do not have any indications to date that he has, or was planning to commit, identify theft; however, because of the nature of the information that the individual may have accessed, as a precaution, we are offering, at no cost to you, a complimentary two-year membership of Experian's® IdentityWorksSM.

Information on IdentityWorks from Experian

Experian's® IdentityWorksSM product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: _____, 2019 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com>
- Provide your activation code: [REDACTED]

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 1-877-890-9332 by _____ 2019. Be prepared to provide engagement number [REDACTED] 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.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

- **Identity Restoration:** Identity Restoration specialists 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 Insurance²:** 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 1-877-890-9332. 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 two years 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. You will also find self-help tips and information about identity protection at this site.

What You Can Do

You can take advantage of Experian's identity theft protection services at no cost to you. If you are a Massachusetts resident, you also have a right to request a police report about this incident. In addition, there are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned. Information regarding these steps is provided on the attached pages entitled "*Steps You May Take To Protect Yourself Against Potential Misuse of Information.*"

For More Information

We apologize for the inconvenience or concern that this incident may cause you. We remain committed to protecting the privacy of your personal information. If you have further questions or concerns about this incident, please contact me at 860-547-XXXX, or _____ at 860-547-XXXX between the hours of 8:30am and 5:00pm Eastern Time, or in person or via email.

Sincerely,

The Hartford
Enclosure

² Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Steps You May Take to Protect Yourself Against Potential Misuse of Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 www.equifax.com/personal/credit-report-services	Experian P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert
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Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft