

[First\_Name] [Last\_Name]  
[Address\_Line\_1]  
[Address\_Line\_2]  
[City], [State] [Zip]

[Date]

**Re: NOTICE OF DATA BREACH**

Dear [First\_Name] [Last\_Name],

The purpose of this letter is to advise you of a recent incident in which external parties may have acquired certain of your personal information. This letter describes the incident and the actions we have taken and are taking to protect your information.

**What Happened**

On May 18, 2018, Starr Insurance Holdings, Inc. ("Starr" or the "Company") determined certain information indicating that criminals may have gained access to an email account through a phishing attack and we promptly began an investigation. A phishing attack, meaning a malicious email appearing to come from a legitimate source, targeted Starr personnel for email address and password credentials, ultimately resulting in possible access, between April 24, 2018 and April 25, 2018, through an Outlook client. While the investigation is ongoing, the affected employee's email records may have included certain personal information (including name, address, date of birth, Social Security number, bank account number, driver's license, passport number, insurance policy number or other insurance claim information) for the authorized purpose of processing an insurance policy or claim. We do not believe the email records containing such information were accessed by the perpetrator. However, in the abundance of caution, we are notifying the potentially impacted individuals.

**What Information Was Involved**

Personal information potentially involved in this incident may include: name, address, date of birth, Social Security number, driver's license, bank account number, passport number, insurance policy number or other insurance claim information.

**What We Are Doing**

We are working with privacy experts to take steps to further enhance the security of our systems and information. Privacy and security are a responsibility we take very seriously.

**What You Can Do**

As a precaution, Starr has engaged AllClear ID to provide you with identity protection services for twenty-four (24) months at no cost to you. The following identity protection service starts on the date of this notice, and you may use them at any time during the next twenty-four (24) months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call «DID\_Phone» and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. [Note: If children are affected, include this sentence: For a child under 18 years old, AllClear ID ChildScan identifies acts of fraud against children by searching thousands of public databases for use of your child's information.] To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling «DID\_Phone» using the following redemption code: {RedemptionCode}.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

Even if you choose not to enroll in the services, we recommend that you remain vigilant about your personal information by reviewing account statements you have with other companies and by checking your credit report from one or more of the national credit reporting companies periodically. Following such reviews, you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities.

Because your Social Security number was involved, we recommend that you place a fraud alert on your credit files. You may add a fraud alert to your credit report file to make it more difficult for someone to get credit in your name by requiring creditors to follow certain procedures. It may also delay your ability to obtain credit. To place a fraud alert on your file, contact one of the three nationwide credit reporting agencies; the first agency that processes your fraud alert will notify the others to do so as well. You may also add a security freeze to your credit report file to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization.

**Equifax**  
800.525.6285  
P.O. Box 740241  
Atlanta, GA 30374  
www.equifax.com

**Experian**  
888.397.3742  
P.O. Box 9532  
Allen, TX 75013  
www.experian.com

**TransUnion**  
800.680.7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834  
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.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1.877.IDTHEFT (438.4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**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](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office, Consumer Protection Division**  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

Other than in the form of a written letter, we will not initiate contact with you about this incident, and will not ask you to confirm any sensitive personal information, such as your Social Security number. If you do happen to receive a contact with such a request, it is not from us, and you should not provide any such information.

**For More Information**

If there is anything we can do to assist you further, please feel free to call us at «DID\_Phone», Monday – Saturday, 8:00am - 8:00pm CT.

Sincerely,

Francesca Lulgjuraj  
Chief Privacy Officer

## AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

### **Services Provided**

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

### **Coverage Period**

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the "Coverage Period"). Fraud Events (each, an "Event") that were discovered prior to your Coverage Period are not covered by AllClear Identity Repair services.

### **Eligibility Requirements**

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

### **How to File a Claim**

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

### **Coverage under AllClear Identity Repair Does Not Apply to the Following:**

Any expense, damage or loss:

- Due to
  - o Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
  - o Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation");
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

### **Other Exclusions:**

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

**Opt-out Policy**

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

<p><b>E-mail</b> support@allclearid.com</p>	<p><b>Mail</b> AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701</p>	<p><b>Phone</b> 1.855.434.8077</p>
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