

## Cyber-Incident Customer Notification – Delaware Template

<<MemberFirstName>> <<MemberLastName>> <<Date>> (Format: Month, Day, Year)  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

Re: Notice of Data Incident

Dear <<MemberFirstName>> <<MemberLastName>>,

We write to notify you about a cyber-incident that may have exposed some of your personal information. We take the protection and proper use of your information very seriously, and contact you now to explain what happened and the steps that you can take to protect yourself against identity fraud.

### **What happened?**

Between approximately June 14, 2018 and July 25, 2018, Travel Leaders Group was the victim of a cyber-incident directly caused by an employee of a third-party contractor that provided 24-hour after hours call servicing and wrongfully gained access to and made edits to customer information that was maintained with Travel Leaders Group's software provider. Some of Travel Leaders Group's customers' personal and private information was subject to unauthorized access.

Based on Travel Leaders Group's investigation, some of your personal information was accessed by the perpetrator of the cyber-incident. As soon as Travel Leaders Group learned of the cyber-incident, we retained an outside law firm specialized in internal investigations, launched an investigation, hired a cybersecurity firm, notified law enforcement officials and took steps to identify cyber-breach victims and to offer a robust package of monitoring services.

Travel Leaders Group has investigated this event and determined that, while its security protocols were sufficient and consistent with best practices, it could not have prevented this cyber-incident as it resulted entirely from inadequate enforcement of a security protocol by the third-party contractor that handles customers' afterhours transactions in order to ensure 24-hour coverage. The third-party contractor failed to implement agreed-upon security protocols.

### **What type of information was involved?**

The personal and private information that the perpetrator gained access to included customers' names, addresses, and credit card information. In some cases, the perpetrator also made changes in the computer system to steal customers' airline frequent flyer travel points and benefits from hotel and car rental loyalty programs. Travel Leaders Group reported the security breach to the authorities and will cooperate with them to bring the perpetrator to justice.

You are receiving this notification in compliance with Del. Code Ann. Tit. 6, § 12B-102(a) because your personal and private information, including your << name, address and credit card information >>, was accessed unlawfully during the cyber-incident. At this point, we have no evidence that any of your personal information was used to commit identity fraud.

### **What we are doing?**

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a

Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <<IDMonitoringURL>> to activate and take advantage of your identity monitoring services.

*You have until <<Date>> to activate your identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call [insert phone number]. Additional information describing your services is included with this letter.

### **What can you do?**

We encourage you to be aware of what transactions are being made on your credit card that was on file with Travel Leaders Group. We also encourage you to monitor your loyalty accounts that may have been on file with Travel Leaders Group.

Please note that although Travel Leaders Group is offering to provide identity credit monitoring services for one year free of charge via Kroll, the consumer reporting agencies listed below may charge fees for their services.

We take the privacy and security of your information seriously, and sincerely regret any concerns or inconvenience that the incident may have caused you. If you have questions, please call [insert phone number], Monday through Friday from [9 a.m. to 6 p.m. Eastern time].

Sincerely,

[Name]  
[Title]

## Other Important Information

To protect against possible identity fraud or other financial loss, we encourage you to remain vigilant, review your financial account statements, and monitor your credit reports. Travel Leaders Group is also providing the following information for those who wish to consider it:

- For more information about how to protect yourself from identity theft, visit the website of the U.S. Federal Trade Commission (“FTC”) at <http://www.consumer.ftc.gov/features/feature-0014-identity-theft> or reach the FTC at 877-382-4357 or 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, and the FTC.
  - **Delaware Residents.** You can reach the Delaware Attorney General directly at 302-577-8600 or 820 N. French St. Wilmington, DE 19801.
- You may have the right to obtain any police report filed related to this intrusion, and to file a police report and obtain a copy of it if you are the victim of identity theft.
- Under U.S. law, U.S. residents are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 877-322-8228.
- You can request information regarding “fraud alerts” and “security freezes” from the three major U.S. credit bureaus listed below. At no charge, if you are a U.S. resident, you can have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. While this service can effectively make it more difficult for someone to get new credit in your name, it may also delay your own ability to obtain credit while the agency verifies your identity. A “security freeze” generally prohibits the credit reporting agency from releasing your credit report or any information from it without your written authorization. You should be aware that placing a security freeze on your own credit profile may delay or interfere with the timely approval of any new requests that you make for loans, credit, mortgages, or other debt services. Unlike fraud alerts, to obtain a security freeze you must send a written request to each of the three major reporting agencies and you may be required to provide information such as your: (1) *name*; (2) *Social Security number*; (3) *date of birth*; (4) *current address*; (5) *addresses over the past five years*; (6) *proof of current address*; (7) *copy of government identification*; and (8) *any police/investigative report or complaint*. If you wish to place a fraud alert or a security freeze, or if you have any questions about your credit report, please contact any one of the consumer reporting agencies listed below:
  - **Experian:** 888-397-3742; [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
  - **Equifax:** 800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 105788, Atlanta, GA 30348
  - **TransUnion:** 800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19022-2000



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Triple Bureau Credit Monitoring and Single Bureau Credit Report**

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

### **Public Persona**

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

### **Quick Cash Scan**

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

### **\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.