

## **Notice of Security Incident**

Beacon Insurance Services (“Beacon”) is providing notice of an event that may impact the security of some personal information. This letter provides details of the event, our ongoing response, and steps impacted individuals can take to further secure their information, should they feel it necessary to do so.

### **What Happened?**

On February 3, 2023, Beacon became aware of suspicious activity related to an employee’s email account. We immediately took steps to secure the employee’s email account and launched an investigation, with the assistance of third-party cybersecurity specialists, to determine the nature and scope of the event. The investigation determined that an unknown actor logged into one employee’s email account without authorization between January 31, 2023 and February 3, 2023.

There was no indication found that sensitive personal information stored within the impacted email account was specifically targeted, and we are not aware of any identity theft or fraud relating to this incident at this time. However, in an abundance of caution, we conducted a thorough and time-intensive review of the contents of the impacted email account to identify sensitive information stored therein and to whom it relates.

### **What Information Was Involved?**

The types of information potentially impacted may include name, address, date of birth, Social Security number, driver’s license or state identification number, financial account information, and medical information. There is no evidence that sensitive information was specifically targeted or that personal information has been misused as a result of this event.

### **What We Are Doing.**

Between October 17, 2023 and November 27, 2023, Beacon provided notice of this incident to both potentially impacted individuals for whom it was able to locate a mailing address and customer businesses of Beacon from which Beacon received some of the involved personal information. Because there are potentially impacted individuals for whom a mailing address was not able to be identified, Beacon is providing notice to relevant media outlets and here on our website. We are also reviewing existing security policies and implementing additional cybersecurity measures. Notice was also provided to appropriate state privacy regulators.

As an added precaution, we are offering impacted individuals access to credit monitoring and identity theft protection services at no cost through a third-party provider, IDX. If you believe you may be impacted but have not received a notification letter, please contact our dedicated assistance line below for additional information.

### **What Affected Individuals Can Do**

We encourage affected individuals to remain vigilant against incidents of identity theft and fraud by reviewing account statements and monitoring free credit reports for suspicious activity and to detect errors. Please also review the information in the below *Steps You Can Take to Further Protect Personal Information*.

### **For More Information.**

If you have additional questions, please call our dedicated assistance line at 1-888-819-7666, between the hours of 9 am to 9 pm Eastern Time.

## STEPS YOU CAN TAKE TO FURTHER PROTECT PERSONAL INFORMATION

### **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General.