



CLINICAL REFERENCE  
LABORATORY

April 9, 2014

[NAME]

[ADDRESS]

{City}, {State} {Zip}

Dear \_\_\_\_\_

Clinical Reference Laboratory, Inc. (CRL) performs laboratory services on behalf of Nationwide Mutual Insurance Company (Nationwide). We are writing to inform you about an incident involving a potential disclosure of your personal information as a result of a mishap involving the United States Postal Service (USPS). To date, there is no evidence that your personal information has been compromised, but we wanted to bring it to your attention nonetheless.

On or about February 6, 2014, CRL sent a packet of invoices via United States Postal Service (USPS) mail to Nationwide for services performed relating to your recent insurance application with Nationwide. Despite the invoices being sent in reinforced packaging, the parcel was damaged during processing at the USPS facilities. As a result of the damage, we observed that some pages of the invoice were missing when the package was returned to CRL. We undertook an investigation beginning February 24, 2014 and on March 5, 2014 we determined your personal information was included on one of the pages that were not accounted for during our review. We have determined that your personal information involved in this incident included your name, date of birth, the last 4 digits of your Social Security number and the type of lab test(s) conducted.

Based on prior discussions with USPS officials, we understand that the USPS standard operating procedure when packages are damaged during processing requires that any documents that become separated from packages are segregated and destroyed. Based on the particular circumstances of this incident, as stated above, we have no indication that your information has been or will be subject to misuse or further disclosure.

CRL has arranged with Equifax Personal Solutions to provide you with a free one year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control as a precaution, though at this time we have no indication that your information has been misused. A description of this product and enrollment instructions are enclosed. Please note that the promotion code to activate the product, which is valid for sixty (60) days, is located at the top of the enrollment instructions enclosed with this letter.

In addition, we would like to bring to your attention various steps you may want to consider taking to protect your information against possible misuse.

You may request a free copy of your credit report at any time by calling any one of the three credit reporting agencies:

**Equifax Credit Information Services, Inc.**

P.O. Box 740241  
Atlanta, Georgia  
800-525-6285

**TransUnion**

2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022  
800-680-7289

**Experian**

P.O. Box 2001  
Allen, TX 75013  
888-397-3742

You are entitled to one free copy of your credit report from each of the three credit reporting agencies. When you receive your credit reports, you should review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and Social Security number. If you see anything that you do not understand, you can call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft. In these circumstances, you may need copies of the police report to provide to creditors to clear up your records. Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. You should closely examine your credit card, debit card, and bank statements immediately after you receive them to determine whether there are any unauthorized transactions and promptly notify any suspicious activity or suspected identity theft to law enforcement, or your state's Attorney General, and/or the Federal Trade Commission.

If at any time you are concerned about identity theft, you can place a fraud alert on your credit file at no cost to you. A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the below credit reporting agencies, you can automatically place a fraud alert with all three reporting agencies for 90 days or seven years by providing them with certain required documentation and order your credit report from all three. A summary of this information is enclosed.

For more information on identity theft, you can contact the following:

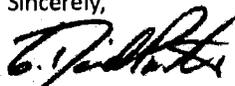
**Federal Trade Commission**

600 Pennsylvania Avenue, NW,  
Washington, DC 20580  
[www.ftc.gov](http://www.ftc.gov)  
877-438-4338

CRL is committed to ensuring the privacy and security of the personal information in its care and is working with Nationwide to identify and implement corrective action to reduce or eliminate the amount of personal information included on its invoices and other methods of delivery in order to prevent an incident like this from reoccurring.

Any follow-up questions should be directed to CRL at 1-855-758-7543 or [disclosurehelp@crlcorp.com](mailto:disclosurehelp@crlcorp.com). CRL sincerely regrets this unfortunate incident.

Sincerely,



G. David Porter  
Chief Compliance Officer

Enclosures



Activation Code: [Act Code]

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- o Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- o Wireless alerts and customizable alerts available (available online only)
- o One 3-in-1 Credit Report and access to your Equifax Credit Report™
- o Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- o 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

## **Additional Resources**

### **How to Obtain a Copy of Your Credit Report:**

If you do not enroll in the credit monitoring and identity theft protection product offered to you, you may obtain one copy of your credit report per year free of charge, whether or not you suspect any unauthorized activity on your account. We recommend you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and obtaining and monitoring your credit reports for unauthorized activity. You may obtain a copy of your credit report free of charge by contacting any one or more of the following national consumer reporting agencies:

**Equifax**, P.O. Box 740241, Atlanta, GA 30374; 1-800-685-1111; [www.freeze.equifax.com](http://www.freeze.equifax.com)

**Experian**, P.O. Box 2002, Allen, TX 75013; 1-888-397-3742; [www.experian.com](http://www.experian.com)

**Transunion**, P.O. Box 2000, Chester, PA 19022; 1-800-888-4213; [www.transunion.com](http://www.transunion.com)

### **Security Freezes:**

You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 (and in some cases, up to \$20.00) to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

**Equifax Security Freeze**, P.O. Box 105788, Atlanta, GA 30348; [www.equifax.com](http://www.equifax.com)

**Experian Security Freeze**, P.O. Box 9554, Allen, TX 75013; [www.experian.com](http://www.experian.com)

**TransUnion (FVAD)**, P.O. Box 6790, Fullerton, CA 92834; [www.transunion.com](http://www.transunion.com)

### **Law Enforcement and Police Reports:**

If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, please report it to your local law enforcement authorities and the Federal Trade Commission immediately and file a police report. You have a right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

### **For Residents of Maryland and North Carolina:**

You can obtain more information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about steps you can take to avoid identity theft.

<b>Maryland Office of the Attorney General</b> Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023; <a href="http://www.oag.state.md.us">www.oag.state.md.us</a>	<b>North Carolina Office of the Attorney General</b> Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699 1-877-566-7226; <a href="http://www.ncdoj.com">www.ncdoj.com</a>
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### **Consulting the Federal Trade Commission:**

In addition to your state Attorney General, you can contact the FTC to learn more about how to protect yourself from identity theft:

**Federal Trade Commission**, Consumer Response Commission 600 Pennsylvania Ave, NW, Washington, DC 20580  
1-877-IDTHEFT (438-4338); [www.ftc.gov](http://www.ftc.gov)