

January 26, 2016

[VT RESIDENT]
[CLIENT ADDRESS]
[CITY, STATE ZIP]

Dear [VT RESIDENT]:

We are writing today to inform you that LifeSafer, like many other companies, has been the victim of an unauthorized access to our electronic data. Between late December 2015 and early January 2016, an unauthorized party used compromised account credentials on a LifeSafer external website to access personal information. Based upon our investigation, we have determined that this unauthorized access included your personal information, specifically, your name and driver's license number. Unlike other companies mentioned in the news recently with security incidents, this did not involve credit card information or social security numbers.

We take our clients' privacy seriously. We are working with the Federal Bureau of Investigations (FBI) and a leading computer forensics firm to investigate the incident. With the help of the FBI, we are in the process of trying to identify the person(s) responsible for this criminal act and seeing that they are prosecuted to the fullest extent of the law. We have also implemented security enhancements.

Please also review the attached information regarding identity theft.

Although we have no information indicating that your personal information has been used to engage in identity theft, we want to provide you with extra assurance and protection. Accordingly, we are offering twelve (12) months of credit monitoring/identity theft protection services with a third-party service provider, Equifax, at no charge. To obtain these identity theft protection services, you may enroll by [information removed; included URL for impacted customer and token for enrollment]. Moreover, we remind you to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports.

We will continue to take the steps needed to safeguard your information.

Please contact us at (800) 757-0697 should you have any additional questions.

Sincerely,

Dave Lewis
V.P. of Marketing
LifeSafer

Important Identity Theft Information

Below is a check list of suggestions of how you can best protect yourself.

1. Review your bank, credit card and debit card account statements over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union.
2. Monitor your credit reports with the major credit reporting agencies.

Equifax

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

Experian

1-888-397-3742
P.O. Box 2104
Allen, TX 75013
www.experian.com

TransUnion

1-800-916-8800
P.O. Box 2000
Chester, PA 19022
www.transunion.com

Under Vermont law, you are entitled to a free copy of your credit report from those agencies every twelve months.

LifeSafer is offering twelve (12) months of credit monitoring/identity theft protection services with a third-party service provider, Equifax, at no charge. To obtain these identity theft protection services, you will need to enroll. You may enroll by [information removed; included URL for impacted customer and token for enrollment].

Call the credit reporting agency at the telephone number on the report if you find:

- Accounts you did not open.
 - Inquiries from creditors that you did not initiate.
 - Inaccurate personal information, such as home address and Social Security number.
3. If you do find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records, and also to access some services that are free to identity theft victims.
 4. If you find suspicious activity on your credit reports or on your other account statements, consider placing a fraud alert on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alerts with all of the agencies.

Equifax

888-766-0008

Experian

888-397-3742

TransUnion

800-680-7289

5. You may also get information about security freezes by contacting the credit bureaus at the following addresses:

Equifax:

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian:

http://www.experian.com/consumer/security_freeze.html

TransUnion:

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

6. Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you check your credit report for the next two years. Just call one of the numbers in paragraph 2 above to order your reports or to keep a fraud alert in place. Helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at <http://www.atg.vermont.gov>. Another helpful source is the Federal Trade Commission website, available at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.