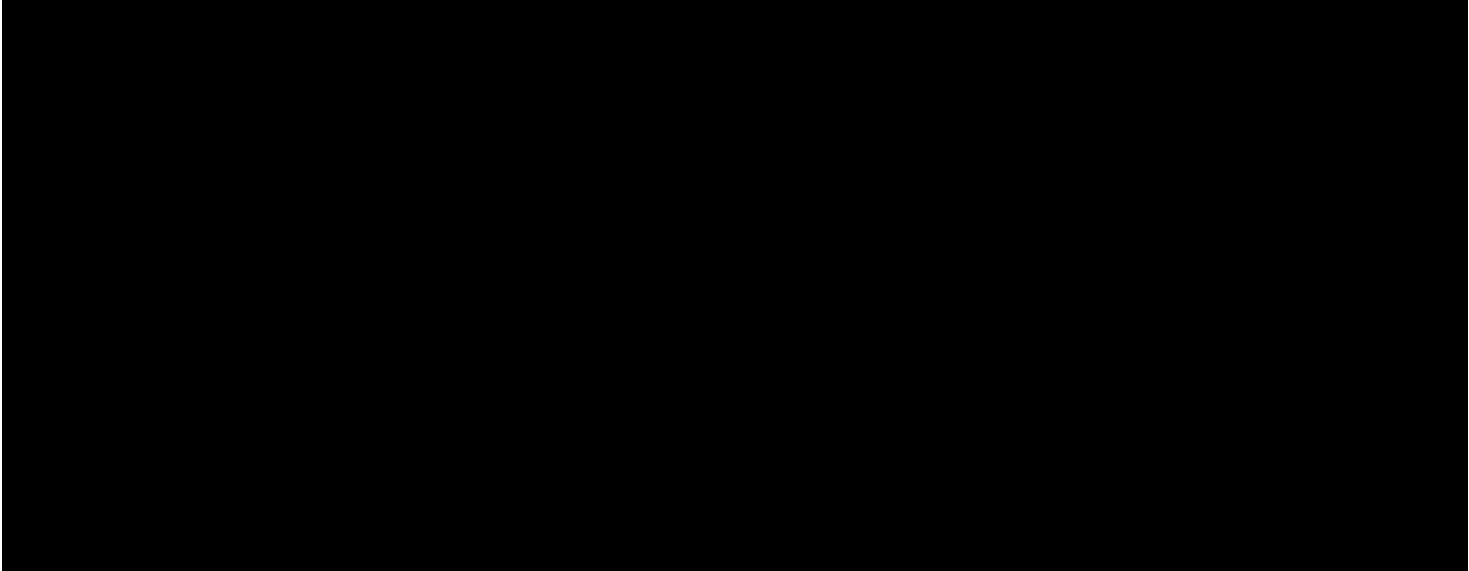




Good afternoon. Please see the below information regarding a potential compromise of personal information involving four Maryland residents.

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Company: Gerber Life Insurance Company

Brief description of the nature of the security breach: On February 10, 2023, Gerber Life began investigating circumstances involving the possible compromise and/or potential misuse of policyholder data obtained by a Gerber Life contractor on an unauthorized basis. Gerber Life's investigation included a review of the contractor's relevant activity since February 2022, when the contractor was first employed as a customer service representative.

On March 3, 2023, Gerber Life's investigation concluded and found no evidence that the contractor was able to successfully extract electronic policyholder information from Gerber Life's systems or network. However, the contractor's activities in handling customer service telephone calls may have resulted in the potential compromise of fifty nine (59) Gerber Life policyholders' personal information; including, names, addresses, policy numbers and the payment information provided to Gerber Life for payment of premiums. The investigation confirmed that no other personal information, such as Social Security Number, tax identification number, or medical / health insurance information, was involved in the potential compromise described above.

Gerber Life takes the privacy of its policyholders, along with the security of their information, very seriously. Accordingly, out of an abundance of caution, it notified impacted policyholders of the incident and advised them of precautionary measures they could take to reduce potential risk to them. This notification was provided even when not required by law. Recognizing that individuals in your state received notification of the incident, in the interest of transparency and consistency, Gerber Life is also providing notice to your office.

The number of Maryland residents being notified (also attach a sample copy of the notice being sent to consumers): 4 (please find sample attached).

What information has been compromised: Name, Address, Policy Number and credit/debit card and/or bank account payment information

Any steps the business is taking to restore the integrity of the system: Gerber Life has confirmed that, as of February 13, 2023, the contractor had no access to any customer data, documents, or information and/or any of Gerber Life's information systems, and the contractor's relationship with Gerber Life has since been terminated. Additionally, Gerber Life is providing one (1) year of LifeLock Defender™ identity theft protection at no cost to impacted policyholders.

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Please feel free to contact me directly if there are any additional questions, comments or concerns.

Thank you.

Jamoki Hamilton JD, CIPP/US, CRISC
Compliance Manager – Privacy, Data & Information Security Governance

1311 Mamaroneck Ave, Suite 350, White Plains, NY 10605
914.259.4222 direct

gerberlife.com





Gerber Life Insurance

A member of Western & Southern Financial Group

1311 Mamaroneck Avenue, Suite 350
White Plains, New York 10605

April 10, 2023

VIA U.S. MAIL

[POLICYHOLDER]

[ADDRESS]

[CITY, STATE ZIP]

Re: Notice of Potential Data Breach

Dear [Policyholder Name]:

We are writing to inform you of an incident relating to the personal information associated with your Gerber Life Insurance policy or policies.

Although we have no indication that the personal information associated with your policy has been the subject of unauthorized access or misuse, relevant circumstances indicate that some level of exposure of certain personal information is a possibility. Gerber Life Insurance Company¹ ("Gerber Life") takes your privacy and the security of your information very seriously. Accordingly, out of an abundance of caution, we wanted to inform you of the incident and advise you of precautionary measures you may take to reduce any potential risk to you.

What Happened

On February 13, 2023, Gerber Life began investigating circumstances involving the possible compromise and/or potential misuse of policyholder data obtained by a Gerber Life contractor on an unauthorized basis. Gerber Life's investigation included a review of the contractor's relevant activity since February 2022, when the contractor was first employed as a customer service representative.

On March 3, 2023, Gerber Life's investigation concluded, and, based on its findings, determined that the contractor's activities may have resulted in the potential compromise of certain personal information associated with your Gerber Life policy or policies.

What Information Was Involved

Gerber Life's investigation led to the conclusion that certain personal information associated with your policy or policies, including your name, address, policy number and the payment information provided to Gerber Life for payment of your premiums was potentially compromised after being inappropriately handled by the former contractor. Gerber Life's investigation confirmed that no other personal information, such as Social Security Number, tax identification number, or medical / health insurance information, was involved in the potential compromise described above.

What We Are Doing

Gerber Life has confirmed that, as of February 13, 2023, the contractor had no access to any customer data, documents, or information and/or any of Gerber Life's information systems, and the contractor's relationship with Gerber Life has since been terminated. Additionally, and as detailed below, Gerber Life is providing one (1) year of **LifeLock Defender™** identity theft protection at no cost to you.

¹ Gerber Life Insurance Company is a member of Western & Southern Financial Group.

What You Can Do

As a precautionary measure, you may place a security alert on your credit bureau file. This alert will flag your file for additional scrutiny at all credit-reporting agencies. This service, which is free of charge, provides another significant layer of protection, but you must contact the credit bureaus directly to request this alert. By law, Gerber Life cannot make this request on your behalf. If you choose to put a security alert on your account with one agency, that agency will notify the other agencies. You may place or remove the security alert at any time by calling one of the following agencies:

Experian Credit Bureau
P.O. Box 4500
Allen, TX 75013
1.888.397.3742

Equifax Information Services, LLC.
P.O. Box 740256
Atlanta, GA 30374-0256
1.866.349.5191

TransUnion Credit Bureau
P.O. Box 2000
Chester, PA 19016
1.800.680.7289

If you initiate this action, you will receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each. When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report.

Additionally, you have a right to obtain a police report, and you should call your local police department to exercise your right to file a report of identity theft in the event of any suspicious or unauthorized activity. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

Although Gerber Life's investigation confirmed that your Social Security Number and/or tax identification number were not compromised in the incident, you can also consider placing a Security Freeze on your credit reports. A Security Freeze may be placed on your credit reports at no cost to you.¹ A Security Freeze prevents most potential creditors from viewing your credit reports and therefore, further restricts the opening of unauthorized accounts. To request a Security Freeze, contact all three of the nationwide credit reporting agencies using the telephone and address information provided above. While the three credit bureaus have slightly different requirements, the information you will generally need to provide is as follows:

- Social Security number.
- Date of birth.
- Address.

Depending on how you initiate the Security Freeze (online, by phone or by mail) the following might also be required:

- Copy of your passport, driver's license or military ID.
- Copy of tax documents, bank statements or utility bills.
- Proof of address, like a utility bill.

If you request a Security Freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. For more information on placing a security freeze on your credit reports, please go to the Federal Trade Commission Consumer Advice website at <https://consumer.ftc.gov/consumer-alerts/2018/09/free-credit-freezes-are-here>.

¹ Other services offered by the credit-reporting agencies may be subject to a fee or charge.

More Information

You may also take these additional precautions:

- Review your account statements often, and report any suspicious activity immediately to Gerber Life's toll-free number of 1-800-253-3074.
- Protect yourself from identity theft by reviewing and acting upon Federal Trade Commission information that can be found at www.ftc.gov/idtheft. You can reach the Federal Trade Commission via phone at 1.877.FTC.HELP or via address at 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- You can contact the Maryland Attorney General via phone at (410) 576-6300, via address at 200 St. Paul Place, Baltimore, MD 21202, or by website at <https://www.marylandattorneygeneral.gov>.

Complimentary Identity Theft Protection

Additionally, Gerber Life Insurance Company has retained **NortonLifeLock** to provide you with one (1) year of complimentary **LifeLock Defender™** identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **Norton.com/offers**.
2. You will be taken to another page where, below the THREE protection plan boxes, you may enter the **Promo Code: [XXXXXXX]** and click the **"APPLY"** button.
3. Your complimentary offer is presented. Click the Orange **"START MEMBERSHIP"** button.
4. A Popup will appear to enter your **Member ID: [XXXXXXXX]** and click **"APPLY"**
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180 and provide a representative with your Promo Code and Member ID.

You will have until May 31, 2023 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Defender™** membership includes:

- ✓ Primary Identity Alert System[†]
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring^{**}
- ✓ Norton™ Security Deluxe¹ (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000^{††}
- ✓ Personal Expense Compensation up to \$25,000^{†††}
- ✓ Coverage for Lawyers and Experts up to \$1 million^{†††}
- ✓ U.S.-based Identity Restoration Team

We apologize for any inconvenience you may have experienced. We believe the steps outlined above protect your personal information to the extent possible and will inhibit fraudulent activity in the future. If you have any questions or concerns, please call us at 1-800-253-3074.

Please do not hesitate to call if you have any questions or if we can be of further assistance.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jamoki Hamilton".

Jamoki Hamilton JD, CIPP/US, CRISC
Compliance Manager – Privacy & Information Security Governance

No one can prevent all identity theft or cybercrime. [†]LifeLock does not monitor all transactions at all businesses.

[‡]Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

^{**}These features are not enabled upon enrollment. Member must take action to get their protection.

^{†††}Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.