



February 15, 2024

VIA EMAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
idtheft@oag.state.md.us

RE: Notice of Data Breach

To Whom It May Concern:

Clearcover, Inc. controls an insurance holding company system. To provide required notices related to the business of insurance, Clearcover utilizes a third party vendor, Lob.com, Inc. ("Lob"), to handle the printing and mailing of insurance policy forms and other insurance-related information. On November 30, 2023, Lob sent a notice to Clearcover informing it of a security incident that occurred at a Lob print partner, Shutterfly, to which Lob had outsourced physical printing. Lob communicated that it had identified potential unauthorized access to Clearcover files that Clearcover had provided to Lob as part of the mailing services that Lob provides to Clearcover.

In its notice, Lob informed that the print partner notified Lob on November 1, 2023 of a security incident potentially impacting Lob customer data, and therefore Clearcover customer data. Lob completed its investigation of the incident on November 17, 2023 and communicated its final remediation plan to Clearcover on February 8, 2024. The security incident resulted from successful exploitation of a known vulnerability in the print partner's file transfer application known as MOVEit. Lob provided a list of Clearcover files that were temporarily stored by the print partner within MOVEit and that were potentially impacted by the event. The subject files comprise 433 letters from 385 unique customers; the letters are further categorized as manually requested policy declaration pages, lienholder notices, premium increase notices, cancellation/non-renewal notices, and claims-related notices, all of which recited similar Clearcover customer information. The customer information consisted of: name (first and last), mailing address, garaging address, date of birth, vehicle identification number, and policy number.

Lob has provided Clearcover with assurance that Lob's print partner has implemented the necessary data security measures in response to the incident. Clearcover has modified verification questions asked of customers who call into customer support so as not to rely on potentially exposed information to verify customer identity. In collaboration with Lob, Clearcover is providing impacted customers with 24 months of credit monitoring services free of cost.

33 W Monroe Street, Suite 1350
Chicago, IL 60603
312.690.7200

At no point during this incident were Clearcover's own systems compromised; this incident was the result of a security failure at Lob's print partner.

79 Maryland residents are being notified in connection with this event. Attached is a sample consumer notice. Please direct any questions to Ariel Multak, Associate Counsel at amultak@clearcover.com.

Thank you,

Ariel Multak
Associate Counsel
amultak@clearcover.com
215-666-2966

February 16, 2024

Important Notice: Update on Recent Security Event

Dear Clearcover Customer,

We are writing to inform you about a recent security incident that may have impacted some of your personal information. The incident took place at a vendor that provides certain mail services for us. You are receiving this notice because you are, or previously were, associated with a personal automobile insurance policy issued by our company.

It is important to note that neither Clearcover nor its vendor have any evidence of misuse of the information that may have been accessed. However, given our commitment to customer service, we are providing this notice to all customers who might possibly be affected.

What Happened

We were informed on November 30, 2023 of a security incident at one of our trusted vendors. This vendor manages some of our customer data as part of its provided services. Although the incident did not involve any internal systems at our company, we learned that some of our customers' personal information may have been exposed due to this breach. Upon learning of this event, we immediately initiated a rigorous investigation and promptly alerted appropriate regulatory authorities. We also communicated regularly with the vendor and received assurances from the vendor that the incident was resolved. The vendor communicated a final remediation plan to Clearcover on February 8, 2024.

What Information Was Involved?

It's possible that some of your information, such as your name, address, and date of birth may have been involved. It's also possible that your policy number and vehicle identification number may have been involved. Please note, no financial details, passwords, Social Security numbers, or driver's license numbers were affected in this incident.

What We Are Doing

We take this matter very seriously and your privacy is our highest priority. We have obtained assurance from our vendor that it has implemented a patch for the security vulnerability and has taken immediate steps to further strengthen and enhance its security systems to help prevent any such incidents in the future.

What You Can Do

We recommend you stay vigilant and monitor your personal information closely for any suspicious activity. Review your account statements and monitor free credit reports. Please remain cautious about any communication that asks for your personal data.

In the wake of this event, we will be offering complimentary credit monitoring services to potentially impacted customers through IDX for two years. Your individual enrollment code is {{enrollment_code}}. Your enrollment code will expire on June 7, 2024, so we encourage you to enroll as soon as possible.

Your individual enrollment code will allow you to enroll in 24 months of Single Bureau Credit Monitoring services. CyberScan also monitors criminal websites, chat rooms, and bulletin boards for illegal selling or trading of their personal information. In addition, IDX will keep members up-to-date on new identity theft scams, tips for protection, legislative updates, and other topics associated with maintaining the health of

their identity. Members will also have access to the IDX team and the online resource center for news, education, and complete recovery services.

The contact information for IDX is as follows:

Enrollment Site: <https://app.idx.us/account-creation/protect>

Toll Free Enrollment Line: 1-866-329-9984

Contact Information

If you have any questions or need support, please do not hesitate to reach out to our customer support team at support@clearcover.com or call us at (855) 444-1875. Our team is available and ready to assist you Monday-Friday, 8:00 am to 7:00 pm CT and Saturday-Sunday, 8:00 am to 5 pm CT.

We take the privacy and security of your information seriously, and sincerely regret any concerns or inconvenience that the incident may have caused you.

Best regards,
The Clearcover Team

Additional Information

It is important to monitor your credit and be aware of unusual or fraudulent activity on any of your accounts. You can contact the three major national credit reporting agencies to request a fraud alert or a credit freeze. Following is the contact information for these agencies:

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-378-4329
www.equifax.com

Experian
P.O. Box 4500
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-916-8800
www.transunion.com

You can also obtain information from the FTC or your state's regulatory authority about steps you can take to avoid identity theft. The FTC can be reached as follows:

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

Additional Information for MD Residents

Maryland: You may obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
888-743-0023
410-576-6300
www.oag.state.md.us

Other states: You can find information on how to contact your state attorney general at
www.naag.org/naag/attorneys-general/whos-my-ag.php