



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

June 30, 2025

Incident Notice

Dear <<First Name>> <<Last Name>>,

What Happened

We are writing to notify you that Chatterton Insurance Inc (the “Company”) was subject to a criminal cyberattack (the “Incident”) that impacted certain Company email accounts. With assistance from third-party experts, we took immediate steps to secure our systems and investigate the nature and scope of the Incident. As part of our extensive investigation, we worked diligently to identify any personally identifiable information (“PII”) that may have been subject to unauthorized access or acquisition as a result of the Incident. On or about April 4, 2025, we determined that the Incident may have impacted PII related to you. However, we have not found any evidence that your information was misused.

What Information Was Involved

The affected email account may have contained the following categories of PII related to you: name, <<Variable Data 1>>.

What We Are Doing

Out of an abundance of caution, and in accordance with applicable law, we are providing this notice to you so that you can take steps to minimize the risk that your information will be misused. The attached sheet describes steps you can take to protect your identity, credit, and personal information.

As an added precaution, we have arranged for Experian to provide you 12 months of free credit monitoring and related services. To enroll, please visit <https://www.experianidworks.com/3bcredit> or call (877) 288-8057. Your enrollment code is <<Enrollment Code>> and the engagement number is <<Variable Data 2>>. To receive these services, please be sure to enroll by July 31, 2025.

We treat all sensitive information in a confidential manner and are proactive in the careful handling of such information. Since the Incident, we have implemented a series of cybersecurity enhancements and will soon roll out others.

What You Can Do

In addition to enrolling in the credit monitoring services discussed above, the attached sheet describes steps you can take to protect your identity, credit, and personal information.

PLEASE TURN PAGE FOR ADDITIONAL INFORMATION

For More Information

If you have questions or concerns, please call us at 1-800-939-4170, Monday through Friday, 6:00 a.m. to 6:00 p.m. Pacific Time, excluding holidays. We sincerely apologize for this situation and any concern or inconvenience it may cause you.

Sincerely,

Chatterton Insurance Inc

What You Should Do To Protect Your Personal Information

We recommend you remain vigilant and consider taking the following steps to protect your personal information:

1. Contact the nationwide credit-reporting agencies as soon as possible to:
 - Add a fraud alert statement to your credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. You only need to contact one of the three agencies listed below; your request will be shared with the other two agencies. This fraud alert will remain on your credit file for 90 days.
 - You can also receive information from these agencies about avoiding identity theft, such as by placing a “security freeze” on your credit accounts.
 - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
 - Receive and carefully review a free copy of your credit report by going to www.annualcreditreport.com.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(866) 510-4211
www.equifax.com

Experian
P.O. Box 2390
Allen, TX 75013
(866) 751-1323
www.experian.com/

TransUnion
P.O. Box 1000
Chester, PA 19022
(800) 888-4213
www.transunion.com

2. Carefully review all bills and credit card statements you receive to see if there are items you did not contract for or purchase. Also review all of your bank account statements frequently for checks, purchases, or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.
3. The Federal Trade Commission (“FTC”) offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft, such as by setting up fraud alerts or placing a “security freeze” on your credit accounts. The FTC can be contacted either by visiting www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you should contact local law enforcement or the attorney general, and you can also contact the Fraud Department of the FTC, which will collect all information and make it available to law enforcement agencies. The FTC can be contacted at the website or phone number above, or at the mailing address below:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580

4. *For Rhode Island Residents:* You may contact and obtain information from and/or report identity theft to your state attorney general at:

Rhode Island Attorney General’s Office
150 South Main Street
Providence, RI 02903
Phone: (401) 274-4400
Website: www.riag.ri.gov

You have the right to obtain a copy of the applicable police report, if any, relating to this incident. You may want to place a “security freeze” on your credit account. This means that your credit account cannot be shared with potential creditors. A security freeze can help prevent new account identity theft. If you would like to request a security freeze be placed on your account, please follow these instructions:

- Equifax:
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
- Experian:

<http://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>

- Transunion:
<https://www.transunion.com/credit-freeze>

Mailing addresses for the credit reporting agencies are provided above. Credit reporting agencies charge a \$5.30 fee to place or remove a security freeze, unless you provide proof that you are a victim of identity theft, in which case there is no fee. A copy of your police report or an investigative report or written FTC complaint documenting identity theft must be included to avoid a fee. In your request, you also must include: (i) a copy of either the police report or case number documenting the identity theft, if you are a victim of identity theft; (ii) your full name (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number, and date of birth; (iii) if you have moved in the past five years, the address of each residence you lived at during that time period; (iv) proof of current address, such as a current utility bill or phone bill; (v) a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and, if applicable, (vi) payment by check, money order, or credit card (Visa, Master Card, American Express, or Discover cards only.)

You can also place a fraud alert with the credit reporting agencies. This will flag your file with a statement that says you may be a victim of fraud and that creditors should phone you before extending credit. To place a fraud alert on your credit file call the fraud department of one of the three credit reporting agencies – Experian, Equifax, or TransUnion (see above). When you request a fraud alert from one agency, it will notify the other two for you. You can place an initial fraud alert for 90 days and may cancel the fraud alerts at any time.