Cheryl Flaherty
Director
Corporate Consumer Affairs

Liberty Mutual Insurance
175 Berkeley Street
Boston, MA 02116

[DATE]

[NAME]
[ADDRESS]

Re: Notice of Data Breach

ACTIVATION CODE:_____ ________

Dear [NAME]:

We are writing to inform you of a recent security incident involving personal information of yours that was stored on the systems of Hannover Life Reassurance Company of America ("Hannover"). [INSERT POLICY HOLDER], purchased an insurance policy related to your medical benefit plan. Hannover provides reinsurance coverage to insurance companies like Liberty Mutual. Hannover was evaluating coverage to Liberty Mutual associated with your policy when Hannover experienced the security incident. This incident was isolated to the network, employees, and devices of Hannover. The security incident did not involve any of Liberty Mutual's systems.

Hannover has reported to us that it does not have any evidence that any of your personal information has been misused in any manner. However, we at Liberty Mutual are notifying you in an abundance of caution.

Please note that because the security incident occurred on Hannover's systems, we at Liberty Mutual do not have direct knowledge of the incident. Therefore, if you wish to contact Hannover directly for more information you may email them at DataSecurityInfo@hlramerica.com.

What happened? Hannover has reported to us that on October 22, 2024, an employee of Hannover noted unusual activity on his laptop and reported the activity to the Hannover security group the same day.

What information was involved? Hannover has reported to us that the following is your personal information was exposed: First Name, Last Name, [Insert Data Elements for Each Individual].

What was done to address this situation? Hannover reported to us that Hannover's security group took immediate steps to secure the laptop and ensure that no unauthorized activity could occur on their network. Hannover also reported to us that Hannover notified the FBI Computer Crime Section of the event and worked with other cyber security professionals to ensure the matter was handled with the highest attention to security. As an additional precaution, we are offering complimentary credit monitoring and identity restoration services for twelve (12) months through Cyberscout.

NEXT STEPS.
We are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring*** services at no charge. These services provide you with alerts for twelve months from enrollment when changes occur to your Experian credit file. Should any fraud cause a financial loss, you will gain access to a $1,000,000 insurance reimbursement policy. This notification is sent to you on the same day that the change or update takes place with the bureau. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online.

HOW DO I ENROLL FOR THE FREE SERVICES?
To enroll in Credit Monitoring* services at no charge, please log on to:
https://secure.identityforce.com/benefit/libertymutual

And follow the instructions provided. When prompted, please provide the following unique activation code to receive services: ____________. To receive the monitoring services described above, you must enroll within 90 days of this letter.

What can I do on my own to address this situation? The enclosed Reference Guide includes information on general steps you can take to monitor and protect your personal information. Although Hannover has reported to us that Hannover is unaware of any actual or attempted misuse of personal information as a result of this incident, we encourage you to remain vigilant by reviewing account statements and monitoring free credit reports to ensure that all account activity is valid. Instructions for obtaining free credit reports are attached to this notice for your convenience. Any questionable charges should be promptly reported to the company with which you maintain the account.

For More Information. If you have any questions about the security incident, please contact Hannover at DataSecurityInfo@hlramerica.com. If you have questions about this notice, please contact [call center].

Sincerely,

Cheryl Flaherty
Corporate Consumer Affairs Director

Reference Guide

Review Your Account Statements

Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-298-0045	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-916-8800	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. 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.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-298-0045	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and www.oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; l-410-528-8662 or l-888-743-0023; and https://www.marylandattorneygeneral.gov.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/20l504_cfpb_summary _your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; l-800-771-7755; or https://ag.ny.gov/.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; l-877-566-7226 or l-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and l-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed regarding this event. There are [#] Rhode Island residents impacted by this event.