

**March 19, 2020**

**Subject: Notice of a Data Security Incident**

Howard Risk Advisors has become aware of a data security incident that may have impacted personal information belonging to certain clients and employees. On March 19, 2020, HRA notified potentially impacted individuals of this incident by letter and provided resources to assist them. The letters include information about this incident and about steps that potentially impacted individuals can take to monitor and help protect their information. Contact information for some potentially affected individuals was not identified and HRA is providing this website posting as substitute notice to those individuals.

On or about November 21, 2019, Howard Risk Advisors (“HRA”) learned that the personal information of some of our clients and employees may have been exposed to an unauthorized user as the result of a targeted email phishing campaign. Upon learning of this information, HRA immediately began an investigation, engaged leading independent cybersecurity experts to provide assistance and took steps to secure all employee email accounts. On February 19, 2020, following a thorough review of the emails and attachments within the impacted accounts, HRA confirmed that the personal information of certain employees and clients was contained within the impacted accounts which may have been accessed by an unauthorized individual. Based upon our investigation, the affected PI may have included names, Social Security numbers, financial account information, driver’s license numbers, Passport numbers, medical history and health insurance policy numbers. HRA then worked diligently to identify contact information for all potentially affected individuals in order to provide them with notice of the incident. While HRA is unaware of any evidence indicating that anyone’s information has been misused as a result of this incident, we are providing this notice to inform you of the incident and provide steps you can take to further protect your personal information.

HRA has established a toll-free call center to answer questions about the incident and related concerns. The call center is available Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time and can be reached at 1-800-939-4170. In addition, out of an abundance of caution, HRA is offering identity protection services through ID Experts to some potentially impacted individuals at no cost.

The privacy and protection of private information is a top priority for HRA. HRA deeply regrets any inconvenience or concern this incident may cause.

***While we are unaware of the misuse of any client’s information, we are providing the following information to help those wanting to know more about steps they can take to protect themselves:***

**What steps can I take to protect my personal information?**

- If you detect any suspicious activity on any of your accounts, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities.
- Obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To do so, free of charge once every 12 months, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is listed at the bottom of this page.
- Please notify your financial institution immediately of any unauthorized transactions made or new accounts opened in your name.

- You can take steps recommended by the Federal Trade Commission to protect yourself from identify theft. The FTC’s website offers helpful information at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- Additional information on what you can do to better protect yourself is included in your notification letter.

**What should I do to protect myself from payment card/credit card fraud?**

We suggest you review your debit and credit card statements carefully for any unusual activity. If you see anything you do not understand or that looks suspicious, you should contact the issuer of the debit or credit card immediately.

**How do I obtain a copy of my credit report?**

You can obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is included in the letter, and is also listed here:

<b>TransUnion</b>	<b>Experian</b>	<b>Equifax</b>	<b>Free Annual Report</b>
P.O. Box 1000	P.O. Box 9532	P.O. Box 105851	P.O. Box 105281
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30348	Atlanta, GA 30348
1-877-322-8228	1-888-397-3742	1-800-525-6285	1-877-322-8228
<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://annualcreditreport.com">annualcreditreport.com</a>

**How do I put a fraud alert on my account?**

You may consider placing a fraud alert on your credit report. This fraud alert statement informs creditors to possible fraudulent activity within your report and requests that your creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact Equifax, Experian or TransUnion and follow the Fraud Victims instructions. To place a fraud alert on your credit accounts, contact your financial institution or credit provider. Contact information for the three nationwide credit reporting agencies is included in the letter and is also listed at the bottom of this page.

**How do I put a security freeze on my credit reports?**

You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are making a request 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. The consumer reporting agency may charge a small fee to place, lift, or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you submit a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

**Contact information for the three nationwide credit reporting agencies is as follows:**

Equifax Security Freeze  
PO Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
www.equifax.com

Experian Security Freeze  
PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

TransUnion (FVAD)  
PO Box 2000  
Chester, PA 19022  
1-800-888-4213  
www.transunion.com

**What should I do if my family member is deceased?**

You may choose to notify the three major credit bureaus, Equifax, Experian and Trans Union, and request they flag the deceased credit file. This will prevent the credit file information from being used to open credit. To make this request, mail a copy of your family member's death certificate to each company at the addresses below.

**Equifax:**

Equifax Information Services  
LLC  
Office of Consumer Affairs  
P.O. Box 105169,  
Atlanta, GA 30348

**Experian:**

Experian Information Services  
P.O. Box 9530  
Allen, TX 75013

**Trans Union:**

Trans Union Information  
Services  
P.O. Box 1000  
Chester, PA 19022

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
consumer.ftc.gov, and  
www.ftc.gov/idtheft  
1-877-438-4338

**Maryland Attorney  
General**

200 St. Paul Place  
Baltimore, MD 21202  
oag.state.md.us  
1-888-743-0023

**North Carolina Attorney  
General**

9001 Mail Service Center  
Raleigh, NC 27699  
ncdoj.gov  
1-877-566-7226

**Rhode Island  
Attorney General**

150 South Main Street  
Providence, RI 02903  
http://www.riag.ri.gov  
401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA), including: to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).