International SOS

Angola
Australia
Azerbaijan
Bahrain
Botswana
Cambodia
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China
Czech Republic
Estonia
France
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Indonesia
Japan
Kazakhstan
Malaysia
Myanmar
Namibia
Netherlands
New Caledonia
New Zealand
Nigeria
Papua New Guinea
Philippines
Russia
Singapore
Slovak Republic
South Africa
South Korea
Spain
Switzerland
Taiwan
Thailand
United Kingdom
USA
Venezuela
Vietnam

24 October 2013

SENT VIA EMAIL: attorneygeneral@doj.nh.gov

Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Notice of Incident

Dear Sir,

International SOS Assistance, Inc. ("Intl.SOS") recognizes the importance of the privacy and confidentiality of the personal information provided by its members. Regrettably, on August 28, 2013, Intl.SOS learned that some of its data files containing member personal information were potentially accessed by an unauthorized person. Immediately upon detecting this, Intl.SOS contacted law enforcement and engaged forensic experts to investigate the incident. Intl.SOS's investigation determined that the data potentially accessed includes a limited amount of travel data and some personal information. This may have included members' names, passport numbers, and in a limited number of cases, Social Security numbers.

INTL.SOS has no indication that any information has been misused. As a precautionary measure, INTL.SOS is notifying affected individuals regarding the incident and offering a complimentary one-year membership in CSID's comprehensive identity theft protection coverage. INTL.SOS also has engaged CSID to provide a dedicated call center for individuals affected by the incident to call with any questions they might have.

In order to prevent something like this from happening in the future, INTL.SOS has conducted an internal review of its practices and procedures and is taking steps to enhance its security measures.

INTL.SOS has determined that 95,000 individuals have been affected by this incident; however, it cannot determine from its information how many may be New Hampshire residents, as it does not collect address or residency data of individuals. Commencing on October 17, 2013, INTL.SOS is notifying affected individuals. Notification is being sent to those residents in substantially the form attached hereto.

Please do not hesitate to contact me if you have any questions.

Sincerely,

Greg Tanner
Chief Privacy Officer

International SOS Assistance, Inc.

3600 Horizon Boulevard • Suite 300 • Trevose, PA 19053 • Phone: 215-942-8000 • Fax: 215-942-8299
Web Site: www.internationalsos.com

SENT VIA EMAIL

Dear Mr Sample,

We are writing to inform you of a recent data breach incident affecting a small number of International SOS members.

This notification email is being sent to affected travelers. (If you as the recipient are a travel/booking agent or personal assistant, please forward this email to the traveler named above).

On August 28, 2013, it was confirmed that some of our data files containing personal information were potentially unlawfully accessed. The data accessed includes a limited amount of travel data and some personal information. This may have included your name, passport number, and in a limited number of cases, social security number.

Immediately upon detecting this data exposure, we contracted with forensic experts to investigate the incident. The incident was promptly remediated with external vulnerability testing by the lead forensic investigation firm demonstrating that the environment is secure. Monitoring for this environment is in place 24/7.

We take the data security of our customers very seriously. To help you protect your identity, we have proactively partnered with CSID to provide one year of comprehensive identity theft protection coverage, at no cost to you. CSID is the leading provider of global, enterprise level identity protection and fraud detection solutions and technologies. The company's advanced solutions enable the world's leading businesses and government to protect the identities of their members.

CSID's comprehensive Global ID Protector coverage offers multiple layers of protection to ensure the integrity of your identity and personal information. You will also have the peace of mind knowing that you are protected from incurring expenses resulting from identity theft with a $1M insurance policy, as well as 24/7/365 access to CSID's Member Services to help guide you through the enrollment process, proprietary monitoring technology, insurance benefits and respond to FAQs related to the data exposure incident itself.

In order to activate your free Global ID Protector coverage, please contact CSID Member Services 24-hours a day, 7-days a week at:

+1 855-896-2743 = callers within the US, Canada and Caribbean
+1 512-327-0700 = callers from outside the US, Canada and Caribbean (can receive collect calls)

CSID can then provide you with a PIN number and instructions on how to activate your Global ID Protector coverage at https://globalprotector.csid.com. The PIN code can only be used once, cannot be transferred to another individual and must be activated within 90 days of this notification. Please be assured that CSID maintains a highly secure environment with specific security measures and policies in place to ensure the utmost secure handling of all data.

We deeply regret this incident and will continue working with law enforcement in its prosecution. Should you have any further questions please contact us at either of the phone numbers listed above.

Sincerely,

The International SOS IT Team

N.B: If you are a US resident, please view our US reference guide.

Reference Guide

We sincerely regret any inconvenience this may have caused you and will take all appropriate steps to help protect your information. You may wish to take additional steps to protect yourself against identity theft or other misuse of information about you.

- Be alert to any approach by email or telephone that uses information that may have been contained in these records;

- Treat with caution any email attachment that comes to you from someone that you don't know. International SOS will not contact you in any way, including by email, asking for your credit card number, social security number, passport number or other personally identifiable information.

Contact the three major credit reporting agencies and request copies of your credit reports periodically, so that you make sure that they are accurate and include only those activities you have authorized and so that you can have any information relating to any fraudulent transaction deleted.

Order Your Free Credit Report. To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (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 also should 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 incidence 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:

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 740241 Atlanta, Georgia 30374-0241	877-478-7625	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

Credit Freezes. You may have the right to put a credit freeze, also known as a security freeze, on your credit file, 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 credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit 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 credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally $5 to $20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit bureau. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit bureaus at the numbers above to find out more information.

For Residents of California: This notice was not delayed by a law enforcement investigation.

For Residents of Indiana: You may also obtain information about preventing and avoiding identity theft from the Indiana Office of the Attorney General Consumer Protection Division 302 W. Washington St, 5th Floor Indianapolis, IN 46204, 317-232-6330 or 1-800-382-5516 or at www.in.gov/attorneygeneral.

For Residents of Massachusetts: Under Massachusetts law you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to $5.00 each to place, temporarily life, or permanently remove a security freeze.

To place a security freeze on your credit report see the contact information for the three major credit reporting agencies above.

In order to request a security freeze you will need to provide the following information:

1. Your full name (including middle initial as well as Jr. Sr. II, III etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include a proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

For Residents of Maryland. You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

For Residents of North Carolina. You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:North Carolina Attorney General's Office, Consumer Protection Division 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov