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Attorneys and Counselors

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FAX TRANSMISSION

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To: Consumer Protection & Antitrust Bureau

Company:

Fax Number: 603-271-2110

From: Michael P. Hindelang

Company: Honigman Miller Schwartz & Cohn LLP

Direct Phone: 313-465-7412

Fax Number:

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MESSAGE:

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The information contained in this facsimile may be confidential and may also be subject to the attorney-client privilege or may be privileged work product. The information is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient, or the agent or employee responsible to deliver it to the intended recipient, you are hereby notified that any use, distribution or copying of this communication may be subject to legal restriction or sanction. If you have received this facsimile in error, please notify us immediately by telephone, to arrange for return or destruction of the information and all copies. Thank you.

HONIGMAN

Honigman Miller Schwartz and Cohn LLP
Attorneys and Counselors

Michael P. Hindelang

Fax: (313) 455-5000
mhindelang@honigman.com

Via U.S. Mail & Facsimile

July 14, 2017

Consumer Protection and Antitrust Bureau
Office of the Attorney General
33 Capitol Street
Concord, NH 03301
Tel: (603) 271-3643
Fax: (603) 271-2110

Re: Notification of Data Breach

Dear Sir or Madam:

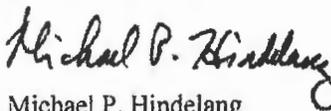
Pursuant to N.H. Rev. Stat. Ann. § 359-C:20, Bedrock Manufacturing Company, LLC ("Bedrock") and its affiliates Shinola/Detroit, LLC and C.C. Filson Co. are notifying you that they provided notice of a data breach to a citizen of New Hampshire. The breach at issue, which occurred between March and June of 2017, was the result of an email phishing attack against Bedrock. Following this attack, an individual or individuals accessed a small number of employee email mailboxes. Those mailboxes contained the personal information of a New Hampshire citizen.

Bedrock provided notification to the New Hampshire citizen via U.S. Mail on July 14, 2017. This notification included an offer for identity protection services for 24 months. A copy of the form of notice provided to the affected citizen is enclosed with this letter.

If you have any questions regarding this notification or the notification provided to the New Hampshire citizen, please feel free to contact me.

Very truly yours,

HONIGMAN MILLER SCHWARTZ AND COHN LLP


Michael P. Hindelang

Enclosure

2290 First National Building • 660 Woodward Avenue • Detroit, Michigan 48226-3506
Detroit • Lansing • Bloomfield Hills • Ann Arbor • Kalamazoo

25114359.2

Processing Center • P.O. BOX 141578 • Austin, TX 78714



00001
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

July 1, 2017

Dear John Sample:

We are writing to you on behalf of Bedrock Manufacturing Company, LLC.

NOTICE OF DATA BREACH

What Happened and What Information Was Involved?

At Bedrock Manufacturing Company, LLC, we take the security of our information, and your information which you have entrusted to us, very seriously. Unfortunately, we recently discovered that an individual or individuals accessed into the company email system and accessed a small number of users' mailboxes. The incident took place between May and June of 2017, and, during this incident, the hacker had access to certain of your personal information including your name, address, and Social Security number.

What We Are Doing

We want to provide you with this notice of the incident and offer you the assistance described below. Because we take data security and the protection of your personal information very seriously, we have engaged technical experts and attorneys to investigate and address this incident. We are taking further steps to secure our systems against future breaches.

In order to assist you with any concern you may have regarding this breach, we have arranged to have AllClear ID protect your identity for 24 months at no cost to you. The following identity protection services start with this notice and you can use them at any time during the next 24 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-259-6473 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-259-6473 using the following redemption code: Redeem Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.



01-03-1-00

What You Can Do

You should always report any suspected incidents of identity theft to local law enforcement or the state attorney general. Further general information about protecting yourself from fraud, including information regarding security freezes, is available at identitytheft.gov or from the Federal Trade Commission at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
Telephone: (202) 326-2222

You can also obtain a free copy of your credit report from one of the national credit reporting agencies below at annualcreditreport.com. Even if there has been no fraudulent activity on your credit report, the Federal Trade Commission recommends that you check your credit reports regularly. The credit bureaus may be contacted at:

Experian
888-397-3742
P.O. Box 2104
Allen, TX 75013

Equifax
888-766-0008
P.O. Box 740256
Atlanta, GA 30374

TransUnion
800-680-7289
P.O. Box 2000
Chester, PA 19016

For More Information

We sincerely regret that this incident took place. We are continuing to review and enhance our procedures and take other measures to attempt to prevent this type of incident from taking place in the future. If you have any questions regarding this incident, or how to activate your AllClear ID services, please call 1-855-255-5555 Monday through Saturday, 8:00 a.m. – 8:00 p.m. Central Time.

Very truly yours,

Bedrock Manufacturing Company, LLC

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from more of the national credit reporting companies. You may obtain a free copy of your credit report from www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including your local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

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 Massachusetts: You also have the right to obtain a police report.

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

The next 2 paragraphs are regarding incidents involving personal health information. Disregard if not applicable to your situation.

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you receive a service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive a regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You may place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com



02-03-1

Credit Freezes (for Non-Massachusetts Residents): 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 reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Credit Freezes (for Massachusetts Residents): Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped envelope to the address below:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a security freeze or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a police report relating to the identity theft to the credit reporting company.

AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the "Coverage Period"). Fraud Events (each, an "Event") that were discovered prior to your Coverage Period are not covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Individuals under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from your sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, regarding the alleged theft.

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
 - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
 - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation");
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients who deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID at:

E-mail support@allclearid.com	Mail AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	Phone 1.855.434.8077
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APR 2017

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HONIGMAN

Honigman Miller Schwartz and Cohn LLP
Attorneys and Counselors

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FAX TRANSMISSION

Date: 7/14/2017 4:58:02 PM

Pages (including cover): 7

To: *Consumer Protection & Antitrust Bureau*

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Fax Number: 603-271-2110

From: *Michael P. Hindelang*

Company: *Honigman Miller Schwartz & Cohn LLP*

Direct Phone: 313-465-7412

Fax Number:

IF YOU DO NOT RECEIVE ALL THE PAGES PLEASE CALL THE SENDER'S
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Please see attached.

HONIGMAN

Honigman Miller Schwartz and Cohn LLP
Attorneys and Counselors

Michael P. Hindelang

(313) 465-7000

Fax: (313) 465-7000

mhindelang@honigman.com

Via U.S. Mail & Facsimile

July 14, 2017

Consumer Protection and Antitrust Bureau
Office of the Attorney General
33 Capitol Street
Concord, NH 03301
Tel: (603) 271-3643
Fax: (603) 271-2110

Re: Notification of Data Breach

Dear Sir or Madam:

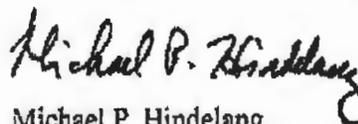
Pursuant to N.H. Rev. Stat. Ann. § 359-C:20, Bedrock Manufacturing Company, LLC ("Bedrock") and its affiliates Shinola/Detroit, LLC and C.C. Filson Co. are notifying you that they provided notice of a data breach to a citizen of New Hampshire. The breach at issue, which occurred between March and June of 2017, was the result of an email phishing attack against Bedrock. Following this attack, an individual or individuals accessed a small number of employee email mailboxes. Those mailboxes contained the personal information of a New Hampshire citizen.

Bedrock provided notification to the New Hampshire citizen via U.S. Mail on July 14, 2017. This notification included an offer for identity protection services for 24 months. A copy of the form of notice provided to the affected citizen is enclosed with this letter.

If you have any questions regarding this notification or the notification provided to the New Hampshire citizen, please feel free to contact me.

Very truly yours,

HONIGMAN MILLER SCHWARTZ AND COHN LLP



Michael P. Hindelang

Enclosure

2290 First National Building • 660 Woodward Avenue • Detroit, Michigan 48226-3506

Detroit • Lansing • Bloomfield Hills • Ann Arbor • Kalamazoo

What You Can Do

You should always report any suspected incidents of identity theft to local law enforcement or the state general. Further general information about protecting yourself from fraud, including information regarding freezes, is available at identitytheft.gov or from the Federal Trade Commission at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
Telephone: (202) 326-2222

You can also obtain a free copy of your credit report from one of the national credit reporting below at annualcreditreport.com. Even if there has been no fraudulent activity on your credit report, the Commission recommends that you check your credit reports regularly. The credit bureaus may be contacted

Experian
888-397-3742
P.O. Box 2104
Allen, TX 75013

Equifax
888-766-0008
P.O. Box 740256
Atlanta, GA 30374

TransUnion
800-680-7289
P.O. Box 2000
Chester, PA 19016

For More Information

We sincerely regret that this incident took place. We are continuing to review and enhance our security and procedures and take other measures to attempt to prevent this type of incident from taking place in the future. If you have any questions regarding this incident, or how to activate your AllClear ID services, please call 1-855-2 Monday through Saturday, 8:00 a.m. – 8:00 p.m. Central Time.

Very truly yours,

Bedrock Manufacturing Company, LLC

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities. For more information on identity theft enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact your state's regulatory authority to obtain additional information about avoiding identity theft.

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

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the
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 Massachusetts: You also have the right to obtain a police report.

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

The next 2 paragraphs are regarding incidents involving personal health information. Disregard if not applicable to your situation.

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you believe you did not receive a service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive a regular explanation of benefits statements, contact your provider and request them to send such statements to you. If you receive a provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you are suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records. If you have any future problems with your medical records. You may also want to request a copy of your medical records from your provider to serve as a baseline. If you are a California resident, we suggest that you visit the web site of the California Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on alert that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com



Credit Freezes (for Non-Massachusetts Residents): You may have the right to put a credit freeze, also known as a PIN freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number you set 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 reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Credit Freezes (for Massachusetts Residents): Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular mail to the address below:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident. If you are a victim of identity theft, include a copy of a complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a police report relating to the identity theft to the credit reporting company.

AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remedial ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification received from Company (the "Coverage Period"). Fraud Events (each, an "Event") that were discovered prior to your Coverage Period are covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein. You must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Persons under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, in connection with the alleged theft.

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
 - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
 - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation")
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage.

Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation, the cost of services provided by service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID.

E-mail support@allclearid.com	Mail AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	Phone 1.855.434.8077
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