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RECEIVED

JUL 26 2021

CONSUMER PROTECTION

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426 W. Lancaster Avenue, Suite 200  
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July 21, 2021

**VIA U.S. MAIL**

Consumer Protection Bureau  
Office of the New Hampshire Attorney General  
33 Capitol Street  
Concord, NH 03301

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent The Life Is Good Company (“LIG”) located at 51 Melcher Street, 9<sup>th</sup> Floor, Boston, MA 02210, and are writing to notify your office of an event that may affect the security of some personal information relating to approximately three (3) New Hampshire residents. The investigation into this matter is ongoing, and this notice may be supplemented if new significant facts are learned subsequent to its submission. By providing this notice, LIG does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

**Nature of the Data Event**

On May 7, 2021, LIG discovered that certain computer systems in its environment were inaccessible. LIG immediately took steps to secure its systems and launched an investigation, with the assistance of third-party computer forensic specialists, to determine the full nature and scope of the event. LIG also notified federal law enforcement. Through this investigation, LIG determined that an unknown actor gained access to certain LIG systems between May 1, 2021 and May 7, 2021, and removed certain files from those systems. LIG then worked to determine what information was impacted and to whom the information related.

The information related to New Hampshire residents that was impacted includes name, address, Social Security number, and financial account information.

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### **Notice to New Hampshire Residents**

On May 11, 2021, LIG provided preliminary notice of this event to affected employees while the investigation was ongoing. On or about July 21, 2021, LIG continued providing written notice of this incident to affected individuals, which includes approximately three (3) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, LIG moved quickly to investigate and respond to the incident, assess the security of LIG systems, and notify potentially affected individuals. LIG is also implemented implement additional safeguards and training to its employees. LIG is providing access to credit monitoring and identity restoration services for two (2) years, through Transunion, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, LIG is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. LIG is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4802.

Very truly yours,



Samuel Sica, III of  
MULLEN COUGHLIN LLC

# **EXHIBIT A**

# LIFE IS GOOD®

<<Return Mail Address>>

<<Name 1>> <<Name 2>>

<<Address 1>>

<<Address 2>>

<<Date>>

<<City>>, <<State>> <<Zip>>

<<Country>>

Dear <<Name 1>> <<Name 2>>:

The Life is Good Company (“LIG”) is writing to inform you of a recent data security event that involved some of your information. Although we are unaware of any identity theft or fraud related to this event, we are providing you with information about the event, our response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

**What Happened?** On May 7, 2021, LIG discovered that certain computer systems in its environment were inaccessible. We immediately took steps to secure our systems and launched an investigation to determine the full nature and scope of the event. LIG also notified federal law enforcement. Through this investigation, LIG determined that an unknown actor gained access to certain LIG systems between May 1, 2021 and May 7, 2021, and removed certain files from those systems. We then worked to determine what information was impacted and to whom the information related.

**What Information Was Involved?** The following information relating to you were present in LIG’s systems and obtained by the unknown actor: your name, address, and <<Data Elements>>.

**What We Are Doing.** We take this event, and the security of information, very seriously. Upon discovering the event, we immediately took steps to further secure our systems and conducted an investigation to confirm the nature and scope of the activity and determine who may be affected. Additionally, while we have safeguards in place to protect data in our care, we are working to review and further enhance these protections as part of our ongoing commitment to data security. We are also offering complimentary credit monitoring and identity restoration services for twenty-four (24) months through TransUnion in an abundance of caution.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and monitor your credit reports for suspicious activity and to detect errors. You may also review the information contained in the attached “Steps You Can Take to Help Protect Personal Information.” There you will also find more information on the credit monitoring and identity restoration services we are making available to you. While LIG will cover the cost of these services, you will need to complete the activation process. Enrollment instructions are enclosed with this letter.

**For More Information.** If you have additional questions, please call John Banse at 617-648-5300. You may also write to LIG at 51 Melcher Street, 9<sup>th</sup> Floor, Boston, MA 02210.

We apologize for any inconvenience or concern this event may cause.

Sincerely,

*John Banse*

John Banse  
General Counsel  
The Life is Good Company

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### Enroll in Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code <<Insert **Unique 12-letter Activation Code**>> and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the online credit monitoring service anytime between now and **October 31, 2021**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring service might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the toll-free TransUnion Fraud Response Services hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **697871** to speak to a TransUnion representative about your identity theft issue.

### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding

a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.