

The Scott Richards Agency Notice of Data Security Incident

Homewood, Alabama – September 27, 2024 - The privacy and security of the personal information we maintain is of the utmost importance to the Scott Richards Agency.

On April 16, 2024, we became aware of potentially unauthorized access to the email account of a single Scott Richards Agency employee.

Upon detecting the incident, we immediately commenced a prompt and thorough investigation, which included containing and securing the email environment, and changing account passwords. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents to investigate the extent of the incident and what, if any, sensitive data, including personal information may have been accessed and/or acquired by the unauthorized party. After an extensive forensic investigation and manual document review, we discovered on August 28, 2024 that certain emails or attachments within the email account contained personal information. The personal information may have included: Social Security number, date of birth, driver's license or state issued ID number, passport number, non-U.S. national identification number, financial account number, routing number, financial institution name, credit/debit card number, security code/PIN, card expiration date, incidental health reference, treatment information/diagnosis, prescription information, health insurance information, provider name, treatment cost information, digital signature and full access credentials. Not all information was impacted for each individual.

We have no evidence of any identity theft or financial fraud related to this incident. However, out of an abundance of caution, commencing on September 27, 2024, the Scott Richards Agency notified individuals identified in the file names of the files potentially accessed and/or acquired by the unauthorized party. Notified individuals have been provided with best practices to protect their information, and individuals whose Social Security numbers were contained in the impacted files have been offered complimentary credit monitoring.

The Scott Richards Agency is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. The Scott Richards Agency continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

For individuals who have questions or need additional information regarding this incident, or to determine if they are impacted and are eligible for credit monitoring, the Scott Richards Agency has established a dedicated call center at 1-800-939-4170. The response line is available Monday through Friday from 6 am - 6 pm Pacific Time.

– OTHER IMPORTANT INFORMATION –

1. Placing a Fraud Alert on Your Credit File.

You may place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

2. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
e
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.