

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

Koprowski, et al. v. US Claims Capital, LLC d/b/a US Claims

Case No. CACE25009404

17th Judicial Circuit Court in and for Broward County, Florida

**IF YOUR PRIVATE INFORMATION WAS IMPLICATED IN THE DATA
INCIDENT THAT US CLAIMS CAPITAL DISCOVERED IN JANUARY
2025,
A PROPOSED CLASS ACTION SETTLEMENT MAY AFFECT YOUR**

A court has authorized this notice. This is not a solicitation from a lawyer.

You are not being sued.

Please read this Notice carefully and completely.

- A Settlement has been reached with US Claims Capital, LLC d/b/a US Claims (“US Claims” or “Defendant”) in a class action lawsuit. This case is about the targeted cyberattack on US Claim's computer systems that US Claims discovered on or about January 7, 2025 (“Data Incident”). Certain files that contained names, addresses, telephone numbers, Social Security numbers, and potentially other personally identifiable information or protected health information may have been accessed.
- The lawsuit is called *Koprowski, et al. v. US Claims Capital, LLC d/b/a US Claims*, Case No. CACE25009404. It is pending in the Circuit Court for Broward County, Florida (“Litigation”).
- US Claims denies that it did anything wrong, and the Court has not decided who is right.
- The parties have agreed to settle the Litigation to avoid the costs and risks, disruptions, and uncertainties of continuing the Litigation.
- US Claim’s records indicate that you are a Settlement Class Member, and entitled to benefits under the Settlement. You may have received a previous notice directly from US Claims.
- Your rights are affected whether you act or don’t act. ***Please read this Notice carefully and completely.***

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		DEADLINE
SUBMIT A CLAIM	<p>The only way to receive a Cash Payment from this Settlement is by submitting a valid and timely Claim Form.</p> <p>The fastest way to submit your Claim Form is online at www.USCCDataSettlement.com. If you prefer, you can download the Claim Form from the Settlement Website and mail it to the Settlement Administrator. You may also call or email the Settlement Administrator to receive a paper copy of the Claim Form.</p>	October 15, 2025
OPT-OUT OF THE SETTLEMENT	You can choose to opt-out of the Settlement and receive no Cash Payment. This option allows you to be part of another lawsuit against Defendant related to the legal claims resolved by this Settlement. You can hire your own lawyer at your own expense.	September 30, 2025
OBJECT TO THE SETTLEMENT AND/OR ATTEND A HEARING	If you do not opt-out of the Settlement, you may object to it by writing to the Court about why you don't like the Settlement. You may also ask the Court for permission to speak about your objection at the Final Approval Hearing. If you object, you may also file a claim for a Cash Payment.	September 30, 2025
DO NOTHING	Unless you opt-out of the Settlement, you are automatically part of the Settlement. If you do nothing, you will not receive a Cash Payment from this Settlement and you will give up the right to be part of another lawsuit against Defendant related to the legal claims resolved by this Settlement.	No Deadline

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement.

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Basic Information

1. Why was this Notice issued?

The Circuit Court for Broward County, Florida, authorized this Notice. You have a right to know about the proposed Settlement of this class action lawsuit, and about all of your options, before the Court decides whether to grant Final Approval of the Settlement. This Notice explains the lawsuit, your legal rights, what benefits are available, and who can receive them.

The lawsuit is called *Koprowski, et al. v. US Claims Capital, LLC d/b/a US Claims*, Case No. CACE25009404. It is pending in the Circuit Court for Broward County, Florida. The people that filed this lawsuit are called the “Plaintiffs” and the company they sued, US Claims Capital, LLC d/b/a US Claims, is called the “Defendant.”

2. What is this lawsuit about?

This lawsuit alleges that during the targeted cyberattack on US Claim’s computer systems that US Claims discovered on or about January 7, 2025, certain files that contained private information were potentially accessed. These files may have contained names, addresses, telephone numbers, Social Security numbers, and potentially other personally identifiable information or protected health information.

3. What is a class action?

In a class action, one or more individuals sue on behalf of other people who they allege have similar claims. These individuals are called the “Plaintiffs” or “Class Representatives.” Together, the people included in the class action are, after certification by a court, called a “Class” or “Settlement Class Members.” One court resolves the lawsuit for all Settlement Class Members, except for those who opt-out from the settlement. In this Settlement, the Plaintiffs or Class Representatives are John Koprowski, Richard O’Bringer, and Timothy Vactor, and everyone included in this Litigation are the Settlement Class Members.

4. Why is there a Settlement?

The Court did not decide whether the Plaintiffs or the Defendant are right. Both sides have agreed to a Settlement to avoid the costs and risks of a trial, and to allow the Settlement Class Members to receive

benefits from the Settlement. The Plaintiffs and their attorneys think the Settlement is best for all Settlement Class Members.

Who is in the Settlement?

5. Who is included in the Settlement?

The Court has defined the Settlement Class as: “All living individuals in the United States whose Private Information was implicated in the Data Incident.”

6. Are there exceptions to being included?

Yes. Excluded from the Class are: (a) all persons who are directors and officers of Defendant; (b) governmental entities; and (c) the Judge assigned to the Litigation, the Judge’s immediate family, and Court staff.

If you are not sure whether you are a Settlement Class Member, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@USCCDataSettlement.com
- Call toll free, 24/7: 1-833-285-3011
- By mail: US Claims Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799-9958.

You may also view the Settlement Agreement at www.USCCDataSettlement.com

The Settlement Benefits

7. What does the Settlement provide?

US Claims will pay up to \$775,000.00 to settle this Litigation. This amount covers all Settlement Administration Costs, any Court-approved attorneys’ fees, costs, and Service Awards to the Class Representatives, and **one** of the following two **Cash Payment** options that Settlement Class Members may elect:

Option A – Cash Payment for Documented Losses. If you incurred actual, documented out-of-pocket losses due to the Data Incident, you can obtain reimbursement up to **\$5,000.00**. The losses must have occurred between December 13, 2024, and October 15, 2025.

This benefit covers out-of-pocket expenses like:

- losses because of identity theft or fraud
- fees for credit reports, credit monitoring, or freezing and unfreezing your credit
- cost to replace your IDs
- postage to contact banks by mail

You need to send proof, like bank statements or receipts, to show how much you spent or lost. You can also send notes or papers you made yourself to explain or support other proof, but those notes or papers alone are not enough to make a valid claim.

Option B – Alternate Cash Payment. Instead of the benefits in Option A, you may claim a one-time cash payment in the amount **\$40.00**. You do not have to provide any proof or explanation to claim this cash payment.

If you have questions about the Cash Payments, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@USCCDataSettlement.com
- Call toll free, 24/7: 1-833-285-3011
- By mail: US Claims Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799.

8. What claims am I releasing if I stay in the Settlement Class?

If you stay in the Settlement Class, you won't be able to be part of any other lawsuit against US Claims about the issues that this Settlement covers. The "Releases" section of the Settlement Agreement (Section XI) describes the legal claims that you give up if you remain in the Settlement Class. The Settlement Agreement is available at www.USCCDataSettlement.com.

Submitting a Claim Form for a Cash Payment

9. How do I submit a claim for a Cash Payment?

The fastest way to submit your Claim Form is online at www.USCCDataSettlement.com. If you prefer, you can download a printable Claim Form from the website and mail it to the Settlement Administrator at:

US Claims Data Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

You may also contact the Settlement Administrator to request a Claim Form by telephone, toll free, 1-833-285-3011, by email info@USCCDataSettlement.com, or by U.S. mail at the address above.

10. Are there any important Settlement payment deadlines?

If you are submitting a Claim Form online, you must do so by October 15, 2025. If you are submitting a claim by U.S. mail, the completed and signed Claim Form, including supporting documentation, must be postmarked no later than October 15, 2025.

11. When will the Cash Payments be issued?

The Court will hold a Final Approval Hearing on October 30, 2025 (**see Question 18**). If the Court approves the Settlement, there may be appeals. We do not know if appeals will be filed, or how long it will take to resolve them if they are filed.

Cash payments will be distributed if the Court grants Final Approval, and after any appeals are resolved.

The Lawyers Representing You

12. Do I have a lawyer in the case?

Yes, the Court appointed attorneys Jeff Ostrow of Kopelowitz Ostrow P.A. and Mariya Weekes of Milberg Coleman Bryson Phillips & Grossman PLLC, to represent you and other Class Members (“Class Counsel”).

13. Should I get my own lawyer?

You will not be charged for Class Counsel’s services. If you want your own lawyer, you may hire one at your expense.

14. How will Class Counsel be paid?

Class Counsel will ask the court to approve \$271,500.00 for attorneys’ fees and costs, which will be paid separately by or on behalf of US Claims. The attorneys’ fees will not reduce the amount of your Cash Payment.

Class Counsel will also ask for Service Awards in the amount of \$1,500.00 each for the Class Representatives. Service Awards will also be paid separately by or on behalf of US Claims and the payments will not reduce the amount of your Cash Payment.

Excluding Yourself from the Settlement

15. How do I opt out of the Settlement?

If you do not want to be part of the Settlement, you must formally exclude yourself from the Settlement. This is called “opting-out.” If you opt-out, you will not receive a Cash Payment. However, you will keep any rights you may have to sue US Claims on your own about the legal issues in this case.

If you exclude yourself, you are telling the Court that you do not want to be part of the Settlement. You will not be eligible to receive a Cash Payment if you exclude yourself.

The deadline to exclude yourself from the Settlement is September 30, 2025.

To be valid, your opt-out request must have the following information:

- (1) the name of the Litigation: *Koprowski, et al. v. US Claims Capital, LLC d/b/a US Claims*, Case No. CACE25009404, pending in the Circuit Court for Broward County, Florida;
- (2) your full name, mailing address, telephone number, and email address;
- (3) personal signature; and
- (4) the words “Request for Exclusion” or a clear and similar statement that you do not want to participate in the Settlement.

You may only exclude yourself—not any other person.

Mail your Request for Exclusion to the Settlement Administrator at:

US Claims Data Incident Settlement
ATTN: Exclusion Request
P.O. Box 25226
Santa Ana, CA 92799

Your Request for Exclusion must be submitted, postmarked, or emailed by September 30, 2025.

Objecting to the Settlement

16. How do I tell the Court if I like or do not like the Settlement?

If you are a Settlement Class Member and do not like part or all of the Settlement, you can object to it. Objecting means telling the Court your reasons for why you think the Court should not approve the Settlement. The Court will consider your views.

You cannot object if you have excluded yourself from the Settlement (**see Question 15**)

You must provide the following information for the Court to consider your objection:

- (1) the name of the Litigation: *Koprowski, et al. v. US Claims Capital, LLC d/b/a US Claims*, Case No. CACE25009404, pending in the Circuit Court for Broward County, Florida;
- (2) all grounds for your objection, accompanied by any legal support for the objection known to you or your counsel;
- (3) the number of times you have objected to a class action settlement within the five years preceding the date that you file the objection, the caption of each case in which you have made such objection, and a copy of any orders related to or ruling upon your prior objections that were issued by the trial and appellate courts in each listed case;
- (4) the identity of all counsel who represent you, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the Settlement and/or Application for Attorneys' Fees, Costs, and Service Awards;
- (5) the number of times in which your counsel and/or counsel's law firm have objected to a class action settlement within the five years preceding the date of the filed objection, the caption of each case in which counsel or the firm has made such objection and a copy of any orders related to or ruling upon counsel's or the counsel's law firm's prior objections that were issued by the trial and appellate courts in each listed case in which the objector's counsel and/or counsel's law firm have objected to a class action settlement within the preceding five years;
- (6) the identity of all counsel (if any) representing you, and whether they will appear at the Final Approval Hearing;
- (7) a list of all persons who will be called to testify at the Final Approval Hearing in support of your objection (if any);
- (8) a statement confirming whether you intend to personally appear and/or testify at the Final Approval Hearing; and
- (9) the objector's signature (an attorney's signature is not sufficient).

For your objection to be valid, it must meet each of these requirements.

To be considered by the Court, you must file your complete objection with the Clerk of Court by September 30, 2025. You must also send a copy of the objection to the Settlement Administrator, Class Counsel, and counsel for Defendant.

Clerk of the Court	Settlement Administrator
Clerk of the Court 100 N. Pine Island Road	US Claims Data Incident Settlement ATTN: Objections

Plantation, FL 33324	P.O. Box 25226 Santa Ana, CA 92799
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Class Counsel	Counsel for Defendant
Jeff Ostrow KOPELOWITZ OSTROW P.A. 1 West Las Olas Boulevard Suite 500 Fort Lauderdale, FL 33301	David Ross Wilson, Elser, Moskowitz, Edelman & Dicker LLP 1500 K Street, NW Suite 330 Washington, D.C. 20005

Class Counsel and/or Defendant's Counsel may conduct limited discovery on any objector or objector's counsel, including taking depositions and propounding document requests.

17. What is the difference between objecting and excluding?

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself from the Settlement. Excluding yourself from the Settlement is opting out and stating to the Court that you do not want to be part of the Settlement. If you opt out of the Settlement, you cannot object to it because the Settlement no longer affects you.

The Court's Final Approval Hearing

18. When is the Court's Final Approval Hearing?

The Court will hold a Final Approval Hearing on October 30, 2025, at 11:00 am via Zoom <https://17thflcourts.zoom.us/j/232523414>.

At the Final Approval Hearing, the Court will decide whether to approve the Settlement. The Court will also decide how Class Counsel should be paid, and whether to award Service Awards to the Class Representatives. The Court will also consider any objections to the Settlement.

If you are a Settlement Class Member, you or your lawyer may ask permission to speak at the hearing at your own cost (**See Question 16**).

The date and time of the Final Approval Hearing may change without further notice. Please check www.USCCDataSettlement.com for updates.

19. Do I have to come to the Final Approval Hearing?

No. Class Counsel will answer any questions the Court may have. You may attend at your own expense if you wish, but you do not have to.

If you file an objection, you do not have to come to the Final Approval Hearing to talk about it; the Court will consider it as long as it was filed on time. You may also pay your own lawyer to attend, but you do not have to.

If I Do Nothing

20. What happens if I do nothing at all?

If you do nothing, you will not receive a Cash Payment from this Settlement.

You will also give up the rights described in **Question 8**.

Getting More Information

21. How do I get more information?

This Notice is a summary of the proposed Settlement. The full Settlement Agreement and other related documents are available at the Settlement Website, www.USCCDataSettlement.com.

If you have additional questions, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@USCCDataSettlement.com
- Call toll free, 24/7: 1-833-285-3011
- By mail: US Claims Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799.

You can obtain copies of publicly filed documents by visiting the office of the Clerk of the Court, 100 N. Pine Island Road, Plantation, FL 33324.

DO NOT CONTACT THE COURT OR CLERK OF COURT REGARDING THIS SETTLEMENT