

**Melcher & Prescott Insurance**

c/o Cyberscout

PO Box 1286

Dearborn, MI 48120-9998

**Notice of Data Incident**

Dear [REDACTED]:

Melcher & Prescott Insurance experienced a data incident on December 16, 2024, which may have affected your personal information. Based on our current review, we have no indication that your personal information has been or will be used inappropriately, but we wanted to make you aware of the incident, the measures we have taken in response, and to provide details on the steps you can take to help protect your information. We take the protection and proper use of your information seriously and are working to prevent a similar incident from occurring again in the future.

**What Information Was Involved**

Following a diligent review of the data potentially impacted, we determined the elements of personal information that may have been included therein may have included, and potentially were not limited to, your: name, Social Security number, date of birth, financial account information, healthcare provider location, and healthcare provider name. Please note that we have no evidence at this time that any of your personal information has been or will be misused as a result of the incident.

**What We Are Doing**

Upon discovering the incident, we promptly launched an investigation, engaged a national cybersecurity firm to assist in assessing the scope of the incident and notified law enforcement. As part of our ongoing commitment to the security of information, we are evaluating opportunities to further secure our systems to prevent a similar event from occurring again in the future.

Additionally, out of an abundance of caution, we have arranged for you to activate, at no cost to you, TransUnion credit monitoring, as well as receive a TransUnion credit report and credit score services at no charge. These services provide you with alerts for eighteen (18) months from the date of enrollment when changes occur to your credit file. With this service, notification will be sent to you the same day that a change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

### **What You Can Do**

To enroll in the complimentary services we are offering you, please visit <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter.

Please note that to activate monitoring services, you will need an internet connection and e-mail account. Additionally, you may be required to provide your name, date of birth, and Social Security number to confirm your identity. Due to privacy laws, we cannot register you directly. Please note that the certain services might not be available for individuals who do not have a credit file with the credit bureaus or an address in the United States (or its territories) and a valid Social Security number. Activating this service will not affect your credit score.

At this time, we are not aware of anyone experiencing fraud as a result of this incident. As data incidents are increasingly common, we encourage you to always remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information. Additionally, we recommend that you review the following pages, which contain important additional information about steps you can take to safeguard your personal information, such as the implementation of fraud alerts and security freezes.

### **For More Information**

Please know that the protection of your personal information is a top priority, and we understand the inconvenience and concern this incident may cause. Representatives can be reached at 1-833-877-1269 between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays, and are available for ninety (90) days from the date of this letter to assist you with questions regarding this incident.

Sincerely,

Melcher & Prescott Insurance  
426 Main Street, Laconia, NH 03246

### **Additional Important Information**

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, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

#### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[equifax.com/personal/credit-report-services/](http://equifax.com/personal/credit-report-services/)  
(800) 349-9960

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
[experian.com/freeze/center.html](http://experian.com/freeze/center.html)  
(888) 397-3742

#### **TransUnion Security Freeze**

P.O. Box 160  
Woodlyn, PA 19094  
[transunion.com/credit-freeze](http://transunion.com/credit-freeze)  
(888) 909-8872

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 (5) 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.

The credit reporting agencies have one (1) business day after receiving a telephone or secure electronic request, or three (3) business days after receiving your written 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

### **Implementing an Identity Protection PIN (IP PIN) with the IRS:**

To help protect against a fraudulent tax return being filed under your name, we recommend Implementing an Identity Protection PIN (IP PIN) with the IRS. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

If you don't already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft. If you want to request an IP PIN, please note: you must pass an identity verification process; and Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process. The fastest way to receive an IP PIN is by using the online Get an IP PIN tool found at: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. If you wish to get an IP PIN and you don't already have an account on IRS.gov, you must register to validate your identity.

Some items to consider when obtaining an IP PIN with the IRS:

- An IP PIN is valid for one calendar year.
- A new IP PIN is generated each year for your account.
- Logging back into the Get an IP PIN tool, will display your current IP PIN.
- An IP PIN must be used when filing any federal tax returns during the year including prior year returns.