July 31, 2024

Via EMAIL – consumer@ag.iowa.gov

Consumer Protection Division
Security Breach Notifications
Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, Iowa 50319-0106
(515) 281-5926

RE: Data incident affecting Iowa residents

To Whom It May Concern:

Pursuant to Iowa Code Chapter 715C, we are writing to notify you of a data incident that may have resulted in the unauthorized access to or disclosure of the personal information of Iowa residents.

Description of the incident

On June 11, 2024, QuoteWizard.com, LLC ("QuoteWizard") determined that an unknown third party used a service account credential to access certain vendor-hosted business systems, which likely resulted in the unauthorized access to or disclosure of consumer data. In the intervening weeks, we concluded that the incident likely resulted in the unauthorized access to or disclosure of consumers' names, residential addresses, and driver's license numbers.

QuoteWizard's response

Immediately upon learning about the unauthorized access, QuoteWizard disabled the credential, initiated an internal investigation consistent with our written information security program, and took other steps to prevent the third party's access to personal information. We are implementing additional security measures to help prevent a similar incident from occurring in the future.

Notice to Iowa residents

QuoteWizard is transmitting a notification letter to the affected Iowa residents. The letter includes information about how they can protect themselves against potential fraud or identity theft, and it provides contact information if they have any questions regarding the incident. Quote Wizard expects to send these letters on July 30, 2024. Enclosed please find a sample of the notice.

Sincerely,

Heather Enlow-Novitsky

Heather Enlow-Novitsky
Corporate Secretary

Enclosure

Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

To Enroll, Please Visit:
https://bfs.cyberscout.com/activate
Enrollment Code: [redacted]

[redacted]

July 30, 2024

Notice of Data Incident

Dear [redacted]:

QuoteWizard.com, LLC ("QuoteWizard") is writing to inform you of a data incident that may have involved your personal information.

What Happened

On June 11, 2024, QuoteWizard determined that an unknown third party used a service account credential to access certain vendor-hosted business systems, which likely resulted in the unauthorized access to or disclosure of consumer data.

What Information Was Involved

In the intervening weeks, we concluded that the incident likely resulted in the unauthorized access to or disclosure of consumers' names, residential addresses, and driver's license numbers.

What We Are Doing

Immediately upon learning about the unauthorized access, QuoteWizard disabled the credential, initiated an internal investigation consistent with our written information security program, and took other steps to prevent the third party's access to personal information. We reported the incident to law enforcement, and we are implementing additional security measures to help prevent a similar incident from occurring in the future.

In addition, we are offering single-bureau credit monitoring services at no charge through Cyber Scout. The credit monitoring services include alerts for 12 months from the date of enrollment when changes occur to your credit file. Cyber Scout is a TransUnion company specializing in fraud assistance and remediation services.

What You Can Do

You may enroll in Cyber Scout free credit monitoring services by going to https://bfs.cyberscout.com/activate and following the instructions provided. When prompted, please provide the following unique code to receive services: [redacted]

In order for you to receive these monitoring services, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

At this time, there is no evidence that your information has been misused. However, you will find detailed instructions for enrollment and additional steps you can take to help protect yourself on the enclosed ***Resources*** document. Also, you will need to reference the enrollment code at the top of this letter when enrolling online, so please do not discard this letter.

For More Information

If you have questions, please call 888-446-4065 Monday through Friday, 9:00 a.m. to 7:00 p.m. EST.

Sincerely,

Ian Smith

Ian Smith
Senior Vice President
QuoteWizard.com, LLC

Enclosure

Resources for Protecting Your Information

Website and Enrollment. Instructions for enrollment using your Enrollment Code provided at the top of the letter are available at https://bfs.cyberscout.com/activate. The credit monitoring provided as part of your Cyber Scout identity protection membership must be activated to be effective. You must have established credit and access to a computer and the internet to use this service. If you need assistance, Cyber Scout will be able to assist you.

Free credit reports. It is recommended that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three national credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit reporting agencies every four months. If you discover any suspicious items and have enrolled in Cyber Scout identity protection, notify them immediately by logging into the Cyber Scout website and filing a request for help.

You also have the right to file a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report (s).

Fraud Alerts. There are two types of fraud alerts 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 one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert at one of the three national credit reporting agencies by phone and also the agencies' websites.

Credit Reporting Agencies

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-888-4213
P.O. Box 740241	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com

As soon as one of the three agencies confirms your fraud alert, the others are notified to place alerts on their records as well. **No one is allowed to place a fraud alert on your credit report except you.**

Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files. You can obtain more information about security freezes from a consumer reporting agency or the Federal Trade Commission.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the Federal Trade Commission or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

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

California Residents: California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Connecticut Residents: Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, www.ct.goviag, 1-860-808-5318.

District of Columbia Residents: Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington, D.C. 20001, www.oag.dc.gov, 1-202-727-3400.

Iowa Residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601**,** www.ag.ky.gov, 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland**,** Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202**,** www.oag.state.md.us/Consumer, 1-888-743-0023.

Massachusetts Residents: Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, www.mass.gov/ago/contact-us.htnil, 1-617-727-8400.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

New York Residents: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, https://ag.ny.gov/, 1-800-771-7755.

North Carolina Residents: Office of the Attorney General of North Carolina**,** 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, 877-877-9392. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, 401-274-4400.