



From: Bart W. Huffman
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February 5, 2018

Via email to securitybreach@atg.wa.gov

Office of the Attorney General
1125 Washington Street SE
PO Box 40100
Olympia, WA 98504-0100

Re: Notice of Data Loss

Dear Office of the Washington Attorney General Representative:

I am writing pursuant to Revised Code of Washington § 19.255.010 on behalf of my client PAR Electrical Contractors, Inc. ("PAR") to notify your office of an incident that we believe involves the personal information of 768 Washington residents. There are two categories of affected individuals: (i) present or former employees and (ii) vendors who may have provided a Social Security Number instead of a Taxpayer Identification Number.

The incident occurred on or about December 22, 2017, when a thief stole a container holding daily backup tapes that, as part of PAR's regular practices, had been taken off-site. The backup tapes contained data from PAR's employment records for present and former employees of PAR or a related company,¹ including name, contact information, Social Security Number, date of birth, and payroll data (including bank account number if used for direct deposit). For some of these individuals, the backup tapes contained driver's license or passport number (if submitted as part of the new hire process) and, in a small number of cases, may have included limited health information from workers compensation/accident claims or safety screening. For affected vendor-individuals, the backup tapes contained only name, business contact information, and the Social Security Number submitted by the individual as a Taxpayer Identification Number.

PAR is mailing letters to all affected individuals today. Sample individual notification letters are enclosed.²

Upon learning of this incident (on December 22), PAR promptly notified law enforcement and initiated an investigation. PAR believes the thief was seeking physical items, not electronic data, and PAR is not aware of any actual misuse of the backup tape data.

PAR has arranged for AllClear ID to provide identity protection services including credit monitoring at no charge to all affected individuals for twenty-four months. In addition, we have notified the three nationwide credit reporting agencies about this incident.

¹ A small portion of the backup data pertains to the following related companies: Crux Subsurface, Inc.; Quanta Subsurface LLC; Quanta Utility Engineering Services, Inc. f/k/a Ultimap; Utility Line Management Services, Inc.; and Winco, Inc.

² Note that, in the employee/former employee notification letters, the reference to limited health information has been included only when PAR believes such information may have been included for a given individual.

This was an isolated incident, and PAR does not believe misuse of the data is likely. However, PAR has updated its backup procedures to reduce the possibility that such an incident will occur in the future. And PAR continues to review available sources for any indication that the backup tape data has been misused.

Please do not hesitate to contact me if you have any questions or if you would like to discuss the matter further.

Respectfully,



Bart Huffman

Enclosures



Processing Center • P.O. BOX 141578 • Austin, TX 78714

00001
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

February 5, 2018

Re: Notice of Data Loss

Dear John Sample,

PAR Electric Contractors, Inc. respects your privacy, and we are writing to let you know about a recent incident that involves your personal information.

What Happened

On or about December 22, 2017, a thief stole a container holding daily backup tapes that, as part of PAR's regular practices, had been taken off-site. Upon learning of this incident (on December 22), we promptly notified law enforcement and initiated an investigation. We believe the thief was seeking physical items, not electronic data, and we are not aware of any actual misuse of the backup tape data.

What Information Was Involved

The backup tapes included data from PAR's employment records for present and former employees.¹ We believe the data included your name, contact information, Social Security number, date of birth, and payroll data (including bank account number if used for direct deposit). In addition, the tapes may have included your driver's license or passport number (if submitted as part of the new hire process).

What We Are Doing

We take the security of your personal information very seriously. Although this was an isolated incident and we do not believe misuse of the data is likely, we have updated our backup procedures to reduce the possibility that such an incident will occur in the future. We continue to review available sources for any indication that the backup tape data has been misused.

We have notified the three nationwide credit reporting agencies about this incident,² and, as an added precaution, we have arranged for AllClear ID to protect your identity. The identity protection services described on the next page begin on the date of this notice, and you can use them free-of-charge at any time in the next 24 months.

¹ A small portion of the data pertains to current or former employees of the following related companies: Crux Subsurface, Inc.; Quanta Subsurface LLC; Quanta Utility Engineering Services, Inc. f/k/a Ultimap; Utility Line Management Services, Inc.; and Winco, Inc.

² Although we have also notified law enforcement about this incident, law enforcement has not requested that we postpone sending this notification.



01-03-1-00

What You Can Do

You should read the additional Information About Identity Theft Protection that is included with this letter. We also encourage you to take advantage of the following identity theft and credit monitoring services from AllClear ID that we have obtained for you:

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-303-9774, and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-303-9774 using the following redemption code:
Redemption Code.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

In addition, please be on the lookout for any scams that attempt to lure you into providing personal information in connection with this incident. PAR will NOT call you or send you any email messages asking for your personal information or credit card information, or send you any email messages asking you to "click" on any links to activate credit monitoring. You should not provide information in response to any such calls or email messages, and you should not click on any links within any such email messages. The ONLY ways to set up the credit monitoring we have obtained for you or to contact AllClear ID are set forth in this letter.

For More Information

For additional information and assistance, please call 1-855-303-9774.

* * *

PAR sincerely regrets any inconvenience this incident may cause you. We are committed to protecting your personal information in this era of rapidly changing technology, and we will continue to look for ways to improve our efforts.

Sincerely,



Deborah George, Chief Financial Officer
PAR Electrical Contractors, Inc.
4770 N Belleview Ave, Ste 300
Kansas City, MO 64116-2188

Information About Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Purchase a copy of your credit report by contacting the national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374, 1-866-349-5191, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19016, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you do not recognize. Look for inaccurate information, such as home address or Social Security number. If you see anything you do not understand or that looks incorrect, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or your state's regulatory authority to obtain information about avoiding identity theft. Contact the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

For Maryland residents: You may obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For North Carolina residents: You may obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-877-5-NO-SCAM (66-7226), www.ncdoj.gov.

For Rhode Island residents: You may contact the Rhode Island Attorney General's Office: Rhode Island Attorney General's Office, Consumer Protection Unit, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to file and obtain a police report.

For New Mexico residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct, delete, or block inaccurate, incomplete, or unverifiable information; and to place a fraud alert on your credit report. For more information about the FCRA, please visit www.ftc.gov.

Fraud Alerts: You can place two types of fraud alerts on your credit report to notify creditors: an initial alert and an extended alert. You may place an initial fraud alert on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert lasts for at least 90 days. You may place an extended alert on your credit report if you have been a victim of identity theft with the appropriate documentary proof. An extended fraud alert lasts for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-866-349-5191, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-888-909-8872, fraud.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. You may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Procedures for how to establish a credit freeze differ from state to state, so please contact the three major credit reporting companies to learn information:

Equifax: 1-888-298-0045, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: 1-888-397-3742, P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion: 1-888-909-8872, P.O. Box 2000, Chester, PA, 19016, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.



AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the "Coverage Period"). Fraud Events (each, an "Event") that were discovered prior to your Coverage Period are not covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
 - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
 - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation");
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

E-mail support@allclearid.com	Mail AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	Phone 1.855.434.8077
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03-03-1



Processing Center • P.O. BOX 141578 • Austin, TX 78714



24853
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

February 5, 2018

Re: Notice of Data Loss

Dear John Sample,

PAR Electric Contractors, Inc. respects your privacy, and we are writing to let you know about a recent incident that involves your personal information.

What Happened

On or about December 22, 2017, a thief stole a container holding daily backup tapes that, as part of PAR's regular practices, had been taken off-site. Upon learning of this incident (on December 22), we promptly notified law enforcement and initiated an investigation. We believe the thief was seeking physical items, not electronic data, and we are not aware of any actual misuse of the backup tape data.

What Information Was Involved

The backup tapes included accounts payable records, including your name and the contact information for your business. Your Social Security number was also included if you provided that number instead of a Taxpayer Identification Number in connection with services performed for PAR or a related company.¹

What We Are Doing

We take the security of your personal information very seriously. Although this was an isolated incident and we do not believe misuse of the data is likely, we have updated our backup procedures to reduce the possibility that such an incident will occur in the future. We continue to review available sources for any indication that the backup tape data has been misused.

We have notified the three nationwide credit reporting agencies about this incident,² and, as an added precaution, we have arranged for AllClear ID to protect your identity. The identity protection services described on the next page begin on the date of this notice, and you can use them free-of-charge at any time in the next 24 months.

¹ A small portion of the backup data pertains to the following related companies: Crux Subsurface, Inc.; Quanta Subsurface LLC; Quanta Utility Engineering Services, Inc. f/k/a Ultimap; Utility Line Management Services, Inc.; and Winco, Inc.

² Although we have also notified law enforcement about this incident, law enforcement has not requested that we postpone sending this notification.



01-03-7-00

What You Can Do

You should read the additional Information About Identity Theft Protection that is included with this letter. We also encourage you to take advantage of the following identity theft and credit monitoring services from AllClear ID that we have obtained for you:

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-303-9774, and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-303-9774 using the following redemption code:
Redemption Code.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

In addition, please be on the lookout for any scams that attempt to lure you into providing personal information in connection with this incident. PAR will NOT call you or send you any email messages asking for your personal information or credit card information, or send you any email messages asking you to "click" on any links to activate credit monitoring. You should not provide information in response to any such calls or email messages, and you should not click on any links within any such email messages. The ONLY ways to set up the credit monitoring we have obtained for you or to contact AllClear ID are set forth in this letter.

For More Information

For additional information and assistance, please call 1-855-303-9774.

* * *

PAR sincerely regrets any inconvenience this incident may cause you. We are committed to protecting your personal information in this era of rapidly changing technology, and we will continue to look for ways to improve our efforts.

Sincerely,



Deborah George, Chief Financial Officer
PAR Electrical Contractors, Inc.
4770 N Belleview Ave, Ste 300
Kansas City, MO 64116-2188

Information About Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Purchase a copy of your credit report by contacting the national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374, 1-866-349-5191, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19016, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you do not recognize. Look for inaccurate information, such as home address or Social Security number. If you see anything you do not understand or that looks incorrect, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or your state's regulatory authority to obtain information about avoiding identity theft. Contact the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

For Maryland residents: You may obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For North Carolina residents: You may obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-877-5-NO-SCAM (66-7226), www.ncdoj.gov.

For Rhode Island residents: You may contact the Rhode Island Attorney General's Office: Rhode Island Attorney General's Office, Consumer Protection Unit, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to file and obtain a police report.

For New Mexico residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct, delete, or block inaccurate, incomplete, or unverifiable information; and to place a fraud alert on your credit report. For more information about the FCRA, please visit www.ftc.gov.

Fraud Alerts: You can place two types of fraud alerts on your credit report to notify creditors: an initial alert and an extended alert. You may place an initial fraud alert on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert lasts for at least 90 days. You may place an extended alert on your credit report if you have been a victim of identity theft with the appropriate documentary proof. An extended fraud alert lasts for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-866-349-5191, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-888-909-8872, fraud.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. You may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Procedures for how to establish a credit freeze differ from state to state, so please contact the three major credit reporting companies to learn information:

Equifax: 1-888-298-0045, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: 1-888-397-3742, P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion: 1-888-909-8872, P.O. Box 2000, Chester, PA, 19016, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.



AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the "Coverage Period"). Fraud Events (each, an "Event") that were discovered prior to your Coverage Period are not covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
 - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
 - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation");
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

E-mail support@allclearid.com	Mail AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	Phone 1.855.434.8077
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02-03-7

AllClear ID TOU (EN) 2016-12-08