HUNTON & WILLIAMS

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FILE NO: 81657.3

July 5, 2017

**Via Email** (securitybreach@atg.wa.gov)

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

**Re: Sabre Hospitality Solutions Data Security Incident**

To Whom It May Concern:

In accordance with R.C.W. 19.255.010, I am writing on behalf of Loews Hotels & Co. ("Loews Hotels") to notify you regarding the nature and circumstances of a recent data security incident that occurred on the systems of Sabre Hospitality Solutions ("Sabre"), a service provider used by Loews Hotels. The security incident did not affect Loews Hotels' systems.

On June 6, 2017, Sabre notified Loews Hotels that an unauthorized party gained access to account credentials that permitted access to payment card data and certain reservation information for some Loews Hotels' hotel reservations processed through the Sabre SynXis Central Reservations system ("CRS"). The CRS facilitates the booking of hotel reservations made by consumers through hotels, online travel agencies, and similar booking services. The unauthorized party was able to access payment card information for some hotel reservations at affected Loews Hotels properties, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed. Sabre's investigation found that the unauthorized party first obtained access to Loews Hotels-related payment card and other reservation information on August 29, 2016. The last access to this information was on March 9, 2017. The incident affected the Loews Hotels properties listed in Appendix A hereto.

Loews Hotels has identified approximately 912 Washington residents affected by this issue. After being notified of the incident, Loews Hotels began working diligently to identify contact information for affected individuals to provide them with notice of the incident. Loews Hotels was unable to identify sufficient contact information for certain individuals.

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Enclosed for your reference are copies of the notices that Loews Hotels sent to affected individuals and posted on its website on July 5, 2017.

Please do not hesitate to contact me if you have any questions.

Very truly yours,

Lisa J. Sotto

Enclosures

cc: Glenn Zarin, Esq.
Jaclyn Maraynes, Esq.

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## Appendix A

Loews Hotels properties affected by the Sabre Hospitality Solutions incident:

- Beach House Suites by The Don CeSar*
- Hotel 1000
- Loews Annapolis Hotel
- Loews Atlanta Hotel
- Loews Boston Hotel
- Loews Chicago Hotel
- Loews Chicago O'Hare Hotel
- Loews Coronado Bay Resort
- Loews Don CeSar Hotel*
- Loews Hollywood Hotel
- Loews Hotel Vogue
- Loews Madison Hotel
- Loews Miami Beach Hotel
- Loews Minneapolis Hotel
- Loews New Orleans Hotel
- Loews Philadelphia Hotel
- Loews Regency New York Hotel
- Loews Regency San Francisco Hotel
- Loews Santa Monica Hotel
- Loews Vanderbilt Hotel
- Loews Ventana Canyon Resort

* These properties are no longer owned or operated by Loews Hotels & Co.

LOEWS
HOTELS

**Return Mail Processing Center**
**PO Box 6336**
**Portland, OR 97228-6336**

<<Mail ID>>
<<Name>>
<<Address1>>
<<Address2>>
<<City>>, <<ST>> <<ZIP>>

<<Date>>

NOTICE OF DATA BREACH

Dear <<Name>>:

We are writing to you because we were recently informed by Sabre Hospitality Solutions, a third-party service provider used by Loews Hotels & Co. ("Loews Hotels") to facilitate the booking of hotel reservations, that there was an incident on their system involving unauthorized access to guest information associated with your hotel reservation. The incident did not affect Loews Hotels' systems. Nonetheless, we take the privacy and protection of our guests' information very seriously and safeguarding that information is a top priority for us. We recommend that affected guests review the information in this letter for steps they can take to help protect themselves against potential misuse of their information.

**What Happened?**

The Sabre SynXis Central Reservations system (CRS) facilitates the booking of hotel reservations made by consumers through hotels, online travel agencies, and similar booking services. Following an investigation, Sabre notified us on June 6, 2017 that an unauthorized party gained access to account credentials that permitted access to payment card data and certain reservation information for some Loews Hotels' hotel reservations processed through Sabre's CRS.

The investigation found that the unauthorized party first obtained access to Loews Hotels-related payment card and other reservation information on August 29, 2016. The last access to this information was on March 9, 2017.

**What Information Was Involved?**

The unauthorized party was able to access payment card information for your hotel reservation, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

**What We Are Doing**

We are working with Sabre to address this issue. We understand that Sabre has engaged a leading cybersecurity firm to support its investigation and has notified law enforcement and the payment card brands about this incident.

**What You Can Do**

We recommend that you remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported timely.

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as your state attorney general, to report incidents of identity theft or to learn about ways to protect against it. You can contact the FTC at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
https://www.identitytheft.gov/

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

*Obtain Your Credit Report*

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide consumer reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

*Place a Fraud Alert or Security Freeze on Your Credit Report File*

In addition, you can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, 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. The consumer reporting agencies have three business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company.

You may contact the nationwide consumer reporting agencies at:

| Equifax | Experian | TransUnion |
|---|---|---|
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19016 |
| (800) 525-6285 | (888) 397-3742 | (800) 680-7289 |
| www.equifax.com | www.experian.com | www.transunion.com |

Please see the following pages for certain state-specific information.

**For More Information**

We apologize for any inconvenience caused by this incident. If you have any questions regarding this issue or if you desire further information or assistance, please do not hesitate to contact us at 800-799-8944, Monday through Friday, 24 hours a day, except holidays.

Sincerely,

John Cottrill
Chief Operating Officer

## State-Specific Information

**IF YOU ARE AN IOWA RESIDENT:**
You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:
Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

**IF YOU ARE A MARYLAND RESIDENT:**
You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.marylandattorneygeneral.gov

**IF YOU ARE A MASSACHUSETTS RESIDENT:**
Under Massachusetts law, you have the right to obtain a police report 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 allows consumers to place a security freeze on their credit reports. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to $5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies, Equifax, Experian, and TransUnion, by regular, certified, or overnight mail at the addresses below:

| Equifax | Experian | TransUnion |
|---|---|---|
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19016 |
| www.equifax.com | www.experian.com | www.transunion.com |
| (800) 525-6285 | (888) 397-3742 | (800) 680-7289 |

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 years, the addresses where you have lived over the prior five 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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies must also send written confirmation to you within five 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.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are 65 years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to $10.00 to place a freeze on your credit report; up to $10.00 to temporarily lift a freeze on your credit report, depending on the circumstances; and up to $10.00 to remove a freeze from your credit report. If you are 65 years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

To request a security freeze, you may 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. complete address;
5. prior addresses;
6. proof(s) of identification (state driver's license or ID card, military identification, birth certificate etc.);
7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
8. if you are not a victim of identity theft, payment. Do not send cash through the mail.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The consumer reporting agencies have three business days 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 send a written request to each of the three nationwide consumer reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

**IF YOU ARE A NEW MEXICO RESIDENT:**
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; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal*

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. proper identification to verify your identity;
3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A consumer reporting agency shall comply with the request within 15 minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the FCRA.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. If you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within 15 minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. Contact these agencies using the contact information provided in the enclosed letter.

**IF YOU ARE A NORTH CAROLINA RESIDENT:**
You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
http://www.ncdoj.gov

**IF YOU ARE AN OREGON RESIDENT:**
You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-4400
http://www.doj.state.or.us/

**IF YOU ARE A RHODE ISLAND RESIDENT:**
You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov/

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. the unique personal identification number or password provided by the consumer reporting agency;
2. proper identification to verify your identity; and
3. the proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

**Website Banner: NOTICE REGARDING GUEST PAYMENT CARD INFORMATION**

To Our Valued Guests:

We recently learned of an incident involving unauthorized access to guest information associated with certain hotel reservations at the Loews Hotels & Co. (Loews Hotels) properties listed here. This incident occurred on the systems of Sabre Hospitality Solutions (Sabre), a service provider used by Loews Hotels. It did not affect Loews Hotels' systems. The privacy and protection of our guests' information is a matter we take very seriously, and we recommend that affected guests review the information in this letter for some steps they can take to protect themselves against potential misuse of their information.

**What Happened?**

The Sabre SynXis Central Reservations system (CRS) facilitates the booking of hotel reservations made by consumers through hotels, online travel agencies, and similar booking services. Following an investigation, Sabre notified us on June 6, 2017 that an unauthorized party gained access to account credentials that permitted access to payment card data and certain reservation information for some Loews Hotels' hotel reservations processed through Sabre's CRS.

The investigation found that the unauthorized party first obtained access to Loews Hotels-related payment card and other reservation information on August 29, 2016. The last access to this information was on March 9, 2017.

**What Information Was Involved?**

The unauthorized party was able to access payment card information for some hotel reservations at our affected properties, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

**What We Are Doing**

We are working with Sabre to address this issue. We understand that Sabre engaged a leading cybersecurity firm to support its investigation. Sabre indicated that they also notified law enforcement and the payment card brands about this incident.

**What You Can Do**

We recommend that affected individuals remain vigilant for incidents of fraud and identity theft by regularly reviewing account statements and monitoring free credit reports for any unauthorized activity. If there is any suspicious or unusual activity, affected individuals should report it immediately to their financial institutions, as the major credit card companies have rules that restrict them from requiring payment for fraudulent charges that are reported timely.

In addition, affected individuals may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as their state attorney general, to report incidents of identity theft or to learn about steps to take to protect against identity theft. The FTC can be contacted at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
https://www.identitytheft.gov/

If affected individuals find that their information has been misused, the FTC encourages filing a complaint with the FTC and taking these additional steps: (1) close the accounts that are confirmed or believed to have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

*Obtain A Credit Report*

Affected individuals should also monitor their credit reports. U.S. consumers may periodically obtain credit reports from each nationwide consumer reporting agency. If inaccurate information or a fraudulent transaction is found on a credit report, individuals have the right to request that the consumer reporting agency delete that information from the credit report file.

In addition, under federal law, U.S. consumers are entitled to one free copy of their credit report every 12 months from each of the three nationwide consumer reporting agencies. To obtain a free copy of your credit report, go to www.AnnualCreditReport.com or call (877) 322-8228. Affected individuals also may complete the Annual Credit Report Request Form available from the FTC at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Affected individuals may contact any of the three major consumer reporting agencies to request a copy of their credit report.

*Place a Fraud Alert or Security Freeze on a Credit Report File*

In addition, affected individuals can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting

agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, 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. The consumer reporting agencies have three business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company.

Affected individuals may contact the nationwide consumer reporting agencies at:

| Equifax | Experian | TransUnion |
|---|---|---|
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19016 |
| (800) 525-6285 | (888) 397-3742 | (800) 680-7289 |
| www.equifax.com | www.experian.com | www.transunion.com |

Please see the following pages for certain state-specific information.

**For More Information**

If you made reservations at any of our properties listed here between August 29, 2016 and March 9, 2017, please click here for more information and steps you can take to protect yourself against potential misuse of your information.

We apologize for any inconvenience caused by this incident. If you have any questions regarding this issue or if you desire further information or assistance, please do not hesitate to contact us at

- 800-799-8944, Monday through Friday, 9:00a.m. to 9:00p.m. Eastern Time, except holidays.
- 1-503-597-7661, Monday through Friday, 9:00a.m. to 9:00p.m. Eastern Time, except U.S. holidays.

Sincerely,

John Cottrill
Chief Operating Officer

## State-Specific Information

### FOR IOWA RESIDENTS:

Contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

### FOR MARYLAND RESIDENTS:

Information about avoiding identity theft can be obtained from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.marylandattorneygeneral.gov

### FOR MASSACHUSETTS RESIDENTS:

Under Massachusetts law, affected individuals have the right to obtain a police report 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 allows consumers to place a security freeze on their credit reports. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to $5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies, Equifax, Experian, and TransUnion, by regular, certified, or overnight mail at the addresses below:

| Equifax | Experian | TransUnion |
|---|---|---|
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19016 |
| www.equifax.com | www.experian.com | www.transunion.com |
| (800) 525-6285 | (888) 397-3742 | (800) 680-7289 |

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 years, the addresses where you have lived over the prior five 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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies must also send written confirmation to you within five 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 to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The consumer reporting agencies have three business days 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 send a written request to each of the three nationwide consumer reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

**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; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal*

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. proper identification to verify your identity;
3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A consumer reporting agency shall comply with the request within 15 minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the FCRA.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. If you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within 15 minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. Contact these agencies using the contact information provided in the enclosed letter.

**FOR NORTH CAROLINA RESIDENTS:**

Affected individuals can obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
http://www.ncdoj.gov

**FOR OREGON RESIDENTS:**

Affected individuals can obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-4400
http://www.doj.state.or.us/

**FOR RHODE ISLAND RESIDENTS:**

Affected individuals can contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps to take to protect against identity theft. Affected individuals can contact the Rhode Island Attorney General at:

RI Office of the Attorney General
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov/_

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze

on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. the unique personal identification number or password provided by the consumer reporting agency;
2. proper identification to verify your identity; and
3. the proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are 65 years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to $10.00 to place a freeze on your credit report; up to $10.00 to temporarily lift a freeze on your credit report, depending on the circumstances; and up to $10.00 to remove a freeze from your credit report. If you are 65 years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

To request a security freeze, you may 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. complete address;
5. prior addresses;
6. proof(s) of identification (state driver's license or ID card, military identification, birth certificate etc.);

7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
8. if you are not a victim of identity theft, payment. Do not send cash through the mail.

Loews Hotels & Co.: Website FAQs

## I. Questions About the Incident

### 1. What happened?

Loews Hotels was informed on June 6, 2017 by Sabre Hospitality Solutions (Sabre), a third-party service provider used by Loews Hotels to facilitate the booking of hotel reservations, that there was an incident on their system involving unauthorized access to guest information associated with certain reservations made at some Loews Hotels properties. The incident did not affect Loews Hotels' systems. Loews Hotels understands that Sabre has engaged a leading cybersecurity firm to support its investigation and has notified law enforcement and the payment card brands about this incident.

### 2. What information was affected by this issue?

The unauthorized party was able to access payment card information for some hotel reservations at certain Loews Hotels properties, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

The investigation found that the unauthorized party first obtained access to Loews Hotels-related payment card and other reservation information on August 29, 2016. The last access to this information by the unauthorized party was on March 9, 2017.

### 3. Which Loews Hotels properties were affected?

Please see below the affected Loews Hotels properties from August 29, 2016 - March 9, 2017.

- Beach House Suites by The Don CeSar
- Hotel 1000
- Loews Annapolis Hotel
- Loews Atlanta Hotel
- Loews Boston Hotel
- Loews Chicago Hotel
- Loews Chicago O'Hare Hotel
- Loews Coronado Bay Resort
- Loews Don CeSar Hotel
- Loews Hollywood Hotel
- Loews Hotel Vogue
- Loews Madison Hotel
- Loews Miami Beach Hotel
- Loews Minneapolis Hotel
- Loews New Orleans Hotel
- Loews Philadelphia Hotel

- Loews Regency New York Hotel
- Loews Regency San Francisco Hotel
- Loews Santa Monica Hotel
- Loews Vanderbilt Hotel
- Loews Ventana Canyon Resort

**4. How did Loews Hotels become aware of the incident?**

Sabre notified Loews Hotels on June 6, 2017 that an unauthorized party gained access to account credentials that permitted access to payment card data and certain reservation information for some of Loews Hotels' hotel reservations processed through Sabre's central reservations system.

**5. Were Loews Hotels' systems affected?**

This issue did not affect Loews Hotels' systems. The issue resulted from unauthorized access to information processed on the systems of Sabre Hospitality Solutions, a third-party service provider used by Loews Hotels to facilitate the booking of hotel reservations.

**6. When did the unauthorized party access payment card information?**

Sabre's investigation found that the unauthorized party first obtained access to Loews Hotels-related payment card and other reservation information on August 29, 2016. The last access to this information by the unauthorized party was on March 9, 2017