

California FAIR Plan  
Association P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>> or <<IMB>>

Enrollment Code: <<XXXXXXXXXX>>  
Enrollment Deadline: May XX, 2026

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

February 27, 2026

## RE: Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

The California FAIR Plan Association (“CFPA”) is writing to you regarding a cybersecurity event. Please read this notice carefully, as it provides up-to-date information on what happened and what we are doing, as well as information on how you can obtain complimentary credit monitoring and identity restoration services.

### What happened?

On December 12, 2025, it came to our attention that certain personal information was inadvertently disclosed to an unknown third party on the same day. You are receiving this notice because your data was impacted in this disclosure.

We promptly launched an investigation and took immediate steps to contain the issue. The investigation confirmed that only individual broker information was impacted, and that the personal information of policyholders was not impacted (except to the extent that a broker may also be a policyholder).

### What information was involved?

Since this discovery, CFPA has analyzed the impacted data to determine if it contained personal information and to whom that information belonged. We completed this process on January 20, 2026, and are providing you notice because our records indicate that your name, address, and Social Security number were disclosed.

### What we are doing:

Upon discovery of this incident, CFPA immediately took steps to deploy additional safeguards, including reinforcing our security practices and enhancing security monitoring and controls. CFPA regularly reviews our security and privacy policies and procedures and implements changes when needed to enhance our information security program and controls. In addition, CFPA conducted an internal forensic analysis of our systems to reasonably confirm the absence of any compromise of our systems.

CFPA is committed to safeguarding confidential and sensitive information. CFPA is offering two years of complimentary credit monitoring and identity restoration services through our preferred third-party vendor, IDX. To activate your membership and start monitoring your personal information, please follow the steps below:

Ensure that you enroll by: **May XX, 2026** (Your code will not work after this date.)

- Visit the IDX website to enroll: <https://app.idx.us/account-creation/protect>
- Provide your activation code: [XXXXXXX]

Please see Attachment A for additional details regarding these services.

**What you can do:**

In addition to enrolling in the credit monitoring and identity restoration services being offered to you at no charge, we encourage you to take the following precautions:

- It is always a good idea to remain vigilant against threats of identity theft or fraud and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity.
- If you suspect that you are the victim of identity theft or fraud, you can contact your local police. Additional information about how to protect your identity is contained in Attachment B.

**For more information:**

CFPA has established a dedicated call center to answer questions about this incident as well as the complimentary IDX services that we are offering to you. If you have any questions, please call the call center at 1-833-788-9712, from 9 a.m. to 9 p.m. ET Monday through Friday, excluding major U.S. holidays.

Sincerely,

California Fair Plan

**Attachment A**

**IDX Instructions for Credit Monitoring**

**1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at 1-833-788-9712 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**Attachment B**

**MORE INFORMATION ABOUT IDENTITY PROTECTION**

**INFORMATION ON OBTAINING A FREE CREDIT REPORT**

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228.

**INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE**

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
P.O. Box 740256	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022-2000
(888) 766-0008	(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 (5) years, the addresses where you have lived over those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC

20024; telephone +1 (877) 382-4357; or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).