

If You Insured Real Property With Universal Property & Casualty Insurance Company Between September 1, 2013 and March 31, 2016, You Can Receive Relief from a Class Action Settlement.

A class action settlement has been preliminarily approved in *Rodriguez v. Universal Property*, No. 16-cv-60442 (S.D. Florida). Your rights may be affected by this settlement. Plaintiffs allege that Universal Property customers' insurance declaration and evidence of insurance pages were accessible on Universal Property's website without sufficient security procedures in place. Universal Property stands by its website security procedures. The Court has not decided in favor of either side.

As part of a settlement, in order to avoid the expense, inconvenience, and risk of litigation, Universal Property has agreed to provide managed recovery and restoration services for identity theft victims, identity theft reimbursement insurance, injunctive relief, incentive awards to the class representatives, attorneys' fees for class counsel, and notice and administration costs.

Who Is A Class Member?

The Settlement Class includes all persons who insured real property with Universal Property between September 1, 2013 and March 31, 2016.

What Does the Settlement Provide to Class Members?

Even though no Universal Property policyholder has alleged identity theft in this Litigation, you qualify to receive ID Experts' managed recovery and restoration services for identity theft victims for two years from the date that the settlement is final and identity theft reimbursement insurance offered through ID Experts for one year from the date that the settlement is final. Universal Property will also undergo a privacy audit of the lender verification portal of its website to confirm compliance with industry best data protection practices.

What Do You Need to Do?

You are part of the Settlement Class and qualify to receive the benefits and services listed above unless you take action to exclude yourself from the Settlement Class. The Court still has to decide whether to approve this settlement. These services and benefits will be offered if the Court approves this settlement and after any appeals are resolved.

To exclude yourself from the Settlement Class, you must submit a written exclusion that must be received no later than June 14, 2017. If you do so, you will not receive the benefits and services listed above, but you will retain your right to sue on your own regarding these claims. **If you do not exclude yourself, you can object to the terms of the settlement.** If you wish to object to the settlement, you must submit a written objection that must be received no later than June 14, 2017. Instructions on how to exclude yourself or object can be found on the settlement website at **www.InsuranceClassActionSettlement.com**. All members of the Settlement Class who do not

exclude themselves will **release any and all claims, including future claims,** related to the allegations made by the plaintiffs in this case.

A Final Fairness Hearing will be held on July 31, 2017 at 10:00 a.m. in Courtroom 203E of the United States Courthouse, 299 East Broward Boulevard, Fort Lauderdale, Florida, to determine the fairness, reasonableness, and adequacy of the settlement, to award attorneys' fees and costs, and to make incentive awards to the Class Representatives. The motions for attorneys' fees and costs and Class Representative awards will be posted on the settlement website after they are filed.

To appeal from any provision of the order approving the settlement as fair, reasonable, and adequate, the award of incentive payments, or the award of reasonable attorneys' fees and expenses paid by Universal Property and awarded to Settlement Class Counsel, you must appear in person or through your counsel, or ask the Court in your objection to excuse such appearance prior to the Final Fairness Hearing.

Visit the settlement website to view the Long Form Notice and to get more information on your pre-qualified benefits of credit restoration and recovery services and identity theft reimbursement insurance.

For detailed information and notices, **or to review the Settlement Agreement,** visit **www.InsuranceClassActionSettlement.com**, or write to: Rodriguez v. Universal Property, c/o Heffler Claims Group, P.O. Box 59329, Philadelphia, PA 19102-9329.