



**MULLEN
COUGHLIN** LLC
ATTORNEYS AT LAW

RECEIVED

JAN 04 2022

CONSUMER PROTECTION

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309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

December 30, 2021

VIA U.S. MAIL

Consumer Protection Bureau
Office of the New Hampshire Attorney General
33 Capitol Street
Concord, NH 03301

Re: Notice of Data Event

Dear Sir or Madam:

We represent Kaufman Dolowich & Voluck LLP (“KDV”) located at 25 Main Street, Suite 500, Hackensack, NJ 07601, and are writing to notify your office of an incident that may affect the security of some personal information relating to six (6) New Hampshire residents. The investigation into this matter is complete, and this notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, KDV does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 23, 2021 KDV discovered suspicious activity related to an employee’s email account. KDV immediately launched an investigation to determine the nature and scope of the event. KDV quickly worked to ensure the security of its email systems and investigate what happened and whether this resulted in any unauthorized access to, or theft of, information by the unknown actor. The investigation confirmed that certain employee email accounts were accessed by an unknown actor between January 28, 2021 and April 11, 2021.

The investigation was unable to determine which, if any, emails and/or attachments in the email accounts were viewed or otherwise accessed by the unauthorized person(s). Out of an abundance of caution, KDV undertook a thorough review of the contents of the email account to determine whether it contained any sensitive information. KDV recently completed this review on or about October 14, 2021 and determined that information related to certain individuals was present in one of the email accounts during the relevant time period. KDV took additional steps to identify

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address information for individuals and worked to provide notice of this event as quickly as possible.

The information that could have been subject to unauthorized access includes name, Social Security number, and health insurance information.

Notice to New Hampshire Residents

On or about December 30, 2021, KDV provided written notice of this incident to all affected individuals, which includes six (6) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken


Upon discovering the event, KDV moved quickly to investigate and respond to the incident, assess the security of KDV's systems, and notify potentially affected individuals. KDV is also working to implement additional safeguards and training to its employees. KDV is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose sensitive personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, KDV is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. KDV is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1529.

Very truly yours,



James Monagle of
MULLEN COUGHLIN LLC

JZM/dtg
Enclosure

EXHIBIT A



KAUFMAN DOLOWICH VOLUCK
ATTORNEYS AT LAW

Return Mail Processing
PO Box 999
Suwanee, GA 30024

111 *****SNGLP
SAMPLE A. SAMPLE - Adult Letter
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789



December 30, 2021

Re: Notice of Data Breach

Dear Sample A. Sample:

Kaufman Dolowich & Voluck LLP (“KDV”) is writing to inform you of a recent event that may impact the security of some of your information. While we have received no indications of actual misuse of information as a result of this event, this notice provides information about the event, our response and efforts to secure our environment, and resources available to you to help protect your information from possible misuse, should you feel it necessary to do so.

What Happened? On or about April 23, 2021 KDV discovered suspicious activity related to an employee’s email account. KDV immediately launched an investigation to determine the nature and scope of the event. KDV quickly worked to secure its email system and investigate what happened and whether this resulted in any unauthorized access to, or theft of, information by the unknown actor. The investigation confirmed that certain employee email accounts were accessed by an unknown actor between January 28, 2021 and April 11, 2021.

The investigation was unable to determine which, if any, emails and/or attachments in the email accounts were viewed or otherwise accessed by the unauthorized person(s). Out of an abundance of caution, we undertook a thorough review of the contents of the email accounts to determine whether they contained any sensitive information. We recently completed this review on October 14, 2021 and determined that information related to certain individuals was present in one of the email accounts during the relevant time period. We took additional steps to identify address information for individuals such as yourself and worked to provide notice of this event as quickly as possible.

What Information Was Involved. Our investigation determined that the impacted information may have included your [Extra1][Extra4], and name.

What We Are Doing. The confidentiality, privacy, and security of information in our care are among our highest priorities, and we take this incident very seriously. KDV has reviewed and addressed its security policies and procedures to reduce the risk of similar future events. Although we do not have any indication identity theft or fraud has occurred as a result of this incident, we are offering complimentary credit monitoring and identity restoration services through Experian for [Extra3] months as an added precaution. We also notified state regulators, as required.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements and free credit reports for suspicious activity and to detect errors. Additional information and resources are included in the enclosed *Steps You Can Take to Help Protect Your Information*. You may also enroll in the complementary credit monitoring services available to you. Enrollment instructions are attached to this letter.

For More Information. If you have additional questions, please call our dedicated assistance line at (888) 397-0049 toll-free Monday through Friday from 8 am - 10 pm Central, or Saturday and Sunday from 10 am - 7 pm Central (excluding major U.S. holidays). Be prepared to provide your [Engagement Number]. You may also write to KDV at 25 Main Street, Suite 500, Hackensack, NJ 07601.

We sincerely regret any inconvenience or concern this incident may cause.

Sincerely,



Gino Zonghetti
Managing Partner - New Jersey Office
Kaufman Dolowich & Voluck LLP

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra3].

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [Extra3] from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra3] membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by March 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (888) 397-0049 by **March 31, 2022**. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th St NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 5 Rhode Island residents impacted by this incident.

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

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>