### Quick Facts

<table>
<thead>
<tr>
<th>Breach Based on Harm Threshold</th>
<th>Deadline for Consumer Notice</th>
<th>Government Notification Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>Most expedient time possible and without unreasonable delay</td>
<td>NO</td>
</tr>
</tbody>
</table>

### More Details

**Scope of this Summary**
Notification requirements applicable to individuals or commercial entities that own, license or maintain covered info. Some types of businesses may be exempt from some or all of these requirements and non-commercial entities may be subject to different requirements.

**Covered Info**
First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or account, credit card or debit card number in combination with any information that would permit access to a resident's financial account.

**Form of Covered Info**
Electronic Only

**Encryption Safe Harbor**
Statute does not apply to information that is encrypted, so long as encryption key was not accessed or acquired.

**Breach Defined**
Illegal acquisition that compromises the security, confidentiality or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.

**Consumer Notice**
Timing: Must be made in most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach, identify the resident affected, and restore the reasonable integrity of the system.

Method: In writing to the most recent known address, by telephone, or by electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.

**Delayed Notice**
Notification may be delayed if law enforcement determines that notification will impede a criminal investigation.

**Harm Threshold**
Notification not required if, after reasonable and prompt investigation, the covered entity determines that misuse of a resident's covered info has not occurred or is not reasonably likely to occur.

**Third-Party Notice**
If you maintain covered info on behalf of another entity, you must notify them immediately following discovery of a breach. Must cooperate by sharing relevant information about breach.

**Potential Penalties**
Violations may result in civil penalties.

Last revised on July 11, 2016