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**Dominic A. Paluzzi**
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April 27, 2023

***VIA EMAIL (Idtheft@oag.state.md.us)***

Anthony Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

**Re: Humanity & Inclusion – Incident Notification**

Dear Mr. Brown:

McDonald Hopkins PLC represents Humanity & Inclusion, also known as Handicap International ("Humanity & Inclusion"). I am writing to provide notification of an incident at Humanity & Inclusion that may affect the security of personal information of approximately eighty-five (85) Maryland residents. Humanity & Inclusion's investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any.

Humanity & Inclusion detected unauthorized access to our network as a result of a cybersecurity incident on or about December 18, 2022, that resulted in potential access by an unauthorized actor to some of the data we maintain. Upon learning of the security incident, Humanity & Inclusion immediately contained the environment and commenced a thorough investigation. Humanity & Inclusion engaged external cybersecurity professionals to conduct a forensic investigation and analysis into the incident. Following the completion of our investigation, it was determined that there was no evidence that personal information was removed from the environment. However, Humanity & Inclusion's cybersecurity professionals observed that some information may have been accessed by the unauthorized actors. On or about April 3, 2023, Humanity & Inclusion discovered the information that may have been accessed potentially contained some personal information. To date, there is no evidence that personal information has or will be misused.

Humanity & Inclusion promptly notified potentially affected individuals. Humanity & Inclusion wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. Humanity & Inclusion is providing the affected residents with written notification of this incident commencing on or about April 28, 2023 in substantially the same form as the letter attached hereto. Humanity & Inclusion is offering residents complimentary one-year membership with a credit monitoring service. Humanity & Inclusion will advise the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Humanity & Inclusion will advise the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At Humanity & Inclusion, protecting the privacy of personal information is a top priority. Humanity & Inclusion is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Humanity & Inclusion continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

If you have any additional questions, please contact me at (248) 220-1356 or dpaluzzi@mcdonaldhopkins.com.

Sincerely,

Dominic A. Paluzzi

Encl.

To Enroll, Please Visit:
[redacted]
Enrollment Code:
[redacted]

April 28, 2023

*To the Parent or Guardian of:*
[redacted]

***IMPORTANT INFORMATION***
***PLEASE REVIEW CAREFULLY***

Dear Parent or Guardian of [redacted]

At Humanity & Inclusion, we take the protection of your child's personal information very seriously. We also strongly believe in transparency which is why, as a precautionary measure, we are writing with important information regarding a data security incident that may involve your child's protected personal information, what we did in response, and steps you can take to protect yourself against possible misuse of the information.

*What Happened?*

Humanity & Inclusion detected unauthorized access to our network as a result of a cybersecurity incident on or about December 18, 2022, that resulted in potential access by an unauthorized actor to some of the data we maintain.

*What We Are Doing.*

Upon learning of the security incident, we immediately contained the environment and commenced a thorough investigation. We engaged external cybersecurity professionals to conduct a forensic investigation and analysis into the incident. Following the completion of our investigation, it was determined that there was no evidence that personal information was removed from our environment. However, our cybersecurity professionals observed that some information may have been accessed by the unauthorized actors. On or about April 3, 2023, we discovered the information that may have been accessed potentially contained some of your child's personal information. To date, we do not have evidence that your child's personal information has or will be misused. However, out of an abundance of caution, we wanted to make you aware of the incident, provide your child with complimentary credit monitoring services, and additional precautionary measures to further protect your child's personal information.

*What Information Was Involved?*

The information that may have been accessed contained some of your child's personal information, including your child's full name and [redacted]

*What You Can Do.*

**To date, we have no evidence that your child's information has or will be misused.** However, out of an abundance of caution, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: 12 months of CyberScan monitoring, a $1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to enroll in free IDX identity protection services by going to [redacted] or calling [redacted] and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is August 7, 2023.

Again, at this time, there is no evidence that your child's information has been misused. However, we encourage you to take full advantage of this service offering.

This letter also provides other precautionary measures you can take to protect your child's personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

*For More Information.*

We sincerely regret this incident occurred and for any concern it may cause. We understand that you may have questions about it beyond what is covered in this letter. If you have any further questions regarding this incident, you can reach us at [redacted] or [redacted]

Sincerely,

Humanity & Inclusion

## – OTHER IMPORTANT INFORMATION –

### 1. Enrolling in Complimentary 12-Month Credit Monitoring.

**Website and Enrollment.** Go to [redacted] and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**Watch for Suspicious Activity**. If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

### 2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial 90-day "Fraud Alert" on your child's credit files (if one exists), at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your child's fraud alert, they will notify the others.

***Equifax***
P.O. Box 105069
Atlanta, GA 30348-5069
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
(800) 525-6285

***Experian***
P.O. Box 9554
Allen, TX 75013
https://www.experian.com/fraud/center.html
(888) 397-3742

***TransUnion***
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
https://www.transunion.com/fraud-alerts
(800) 680-7289

### 3. Consider Placing a Security Freeze on Your Child's Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

| | | |
|---|---|---|
| ***Equifax Security Freeze***<br>P.O. Box 105788<br>Atlanta, GA 30348-5788<br>https://www.equifax.com/personal/credit-report-services/credit-freeze/<br>(888)-298-0045 | ***Experian Security Freeze***<br>P.O. Box 9554<br>Allen, TX 75013<br>http://experian.com/freeze<br>(888) 397-3742 | ***TransUnion Security Freeze***<br>P.O. Box 160<br>Woodlyn, PA 19094<br>https://www.transunion.com/credit-freeze<br>(888) 909-8872 |

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

## 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your child's free credit reports online at **www.annualcreditreport.com**. Once you receive your child's credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

## 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your child's initial credit reports, the Federal Trade Commission (FTC) recommends that you check your child's credit reports periodically. Checking your child's credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your child's credit reports or have reason to believe your child's information is being misused, call your child's local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your child's complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Maryland Residents**: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

To Enroll, Please Visit:
[redacted]
Enrollment Code:
[redacted]

April 28, 2023

***IMPORTANT INFORMATION***
***PLEASE REVIEW CAREFULLY***

[redacted]

[redacted]

At Humanity & Inclusion, we take the protection of your personal information very seriously. We also strongly believe in transparency which is why, as a precautionary measure, we are writing with important information regarding a data security incident that may involve your protected personal information, what we did in response, and steps you can take to protect yourself against possible misuse of the information.

*What Happened?*

Humanity & Inclusion detected unauthorized access to our network as a result of a cybersecurity incident on or about December 18, 2022, that resulted in potential access by an unauthorized actor to some of the data we maintain.

*What We Are Doing.*

Upon learning of the security incident, we immediately contained the environment and commenced a thorough investigation. We engaged external cybersecurity professionals to conduct a forensic investigation and analysis into the incident. Following the completion of our investigation, it was determined that there was no evidence that personal information was removed from our environment. However, our cybersecurity professionals observed that some information may have been accessed by the unauthorized actors. On or about April 3, 2023, we discovered the information that may have been accessed potentially contained some of your personal information. To date, we do not have evidence that your personal information has or will be misused. However, out of an abundance of caution, we wanted to make you aware of the incident, provide you with complimentary credit monitoring services, and additional precautionary measures to further protect your personal information.

*What Information Was Involved?*

The information that may have been accessed contained some of your personal information, including your full name and [redacted].

*What You Can Do.*

**To date, we have no evidence that your information has or will be misused.** However, out of an abundance of caution, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: 12 months of Credit and CyberScan monitoring, a $1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to enroll in free IDX identity protection services by going to [redacted] or calling [redacted] and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is August 7, 2023.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

*For More Information.*

We sincerely regret this incident occurred and for any concern it may cause. We understand that you may have questions about it beyond what is covered in this letter. If you have any further questions regarding this incident, you can reach us at [redacted] or [redacted].

Sincerely,

Humanity & Inclusion

**– OTHER IMPORTANT INFORMATION –**

1. **Enrolling in Complimentary 12-Month Credit Monitoring.**

**Website and Enrollment.** Go to [redacted] and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**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.

**Review your credit reports**. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

2. **Placing a Fraud Alert.**

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial 90-day "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***
P.O. Box 105069
Atlanta, GA 30348-5069
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
(800) 525-6285

***Experian***
P.O. Box 9554
Allen, TX 75013
https://www.experian.com/fraud/center.html
(888) 397-3742

***TransUnion***
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
https://www.transunion.com/fraud-alerts
(800) 680-7289

## 3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

***Equifax Security Freeze***
P.O. Box 105788
Atlanta, GA 30348-5788
https://www.equifax.com/personal/credit-report-services/credit-freeze/
(888)-298-0045

***Experian Security Freeze***
P.O. Box 9554
Allen, TX 75013
http://experian.com/freeze
(888) 397-3742

***TransUnion Security Freeze***
P.O. Box 160
Woodlyn, PA 19094
https://www.transunion.com/credit-freeze
(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

## 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

## 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Iowa Residents**: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

**Maryland Residents**: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; https://ag.ny.gov/consumer-frauds-bureau/identity-theft; Telephone: 800-771-7755.

**North Carolina Residents**: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

**Oregon Residents**: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

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**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 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*

As noted above, 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 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;

1. Proper identification to verify your identity; and
2. 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.

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. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen 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 federal Fair Credit Reporting Act.

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. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen 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. You may contact these agencies using the contact information provided above.