



Richard Goldberg, Partner
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February 28, 2024

VIA E-MAIL

Attorney General Anthony G. Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Tel: 410-576-6491

Re: Notice of Data Security Incident

Dear Mr. Brown:

Constangy, Brooks, Smith and Prophete LLP ("Constangy") represents Clearwater Landscape Contractors, Inc. ("Clearwater") in connection with a data security incident described in greater detail below. Clearwater is a landscape and hardscape company located in Ijamsville, Maryland.

1. Nature of Incident

On January 3, 2024, Clearwater determined that certain personal information was involved in a cyber incident. The company experienced a network disruption on September 1, 2023, which was subsequently confirmed to be the result of a malicious encryption event. Clearwater immediately initiated an investigation of the matter and took steps to contain the incident. Clearwater engaged cybersecurity experts to investigate what happened and help determine whether any sensitive data was impacted. The investigation determined that certain files may have been acquired without authorization. From that point on, the company worked to determine who should be notified of the event and sent notification letters.

The potentially impacted information involved individuals' names and Social Security numbers.

2. Number of Maryland residents affected

Upon completion of its investigation and review, Clearwater sent notification to seventy-nine (79) Maryland residents regarding the incident via first class US mail on February 23, 2024. A sample copy of the mailed notification letter is included with this correspondence.

3. Steps taken relating to the incident

As soon as Clearwater discovered the incident, it took the steps described above. In addition, Clearwater notified law enforcement and the potentially affected individuals. To reduce the likelihood of a similar incident occurring in the future, Clearwater has taken steps to further bolster the security of its network. Lastly, Clearwater is offering notified individuals twelve (12) months of complimentary credit monitoring and identity protection services through Experian.

4. Contact information

Clearwater takes the privacy and security of all information in its possession very seriously. If you have any questions or need additional information, please do not hesitate to contact me at 917.744.1760 or rgoldberg@constangy.com.

Sincerely yours,

/s/ Richard Goldberg

Richard Goldberg of
CONSTANGY, BROOKS, SMITH & PROPHETE LLP

Encl.: Sample Consumer Notification Letter



Return Mail Processing
PO Box 999
Suwanee, GA 30024

To Enroll, Please Call: 833-918-5861
Or Visit: <https://www.experianidworks.com/credit>
Enrollment Code: ABCDEFGHI

111 *****SINGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



February 23, 2024

Subject: Notice of Data Security Incident

Dear Sample A. Sample:

I am writing to inform you of a data security incident that may have affected your personal information. At Clearwater Landscape Contractors, Inc. ("Clearwater"), we take the privacy and security of personal information very seriously. This is why we are informing you of the incident, providing you with steps you can take to protect your personal information, and offering you complimentary credit monitoring and identity protection services.

What Happened. On January 3, 2024, we learned that your information may have been involved in a data incident. On September 1, 2023, Clearwater experienced a network disruption and immediately initiated an investigation of the matter. We engaged cybersecurity experts to assist with the process. The investigation determined that certain files may have been acquired without authorization. After a thorough review of those files, we learned that your personal information may have been contained within the potentially affected data. While we have no information that there has been any misuse of personal data, we are providing identity protection at no cost to you as described below.

What Information Was Involved. The information may have involved your name and Social Security number.

What We Are Doing. As soon as Clearwater discovered the incident, we took the steps described above and implemented measures regarding network security. We also notified the Federal Bureau of Investigation and will provide whatever cooperation may be necessary to hold the perpetrators accountable.

In addition, to help protect your identity, we are offering you complimentary access to Experian IdentityWorksSM for 12 months.

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 12 months 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 12-month 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 May 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://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 **1-833-918-5861** by May 31, 2024. Be prepared to provide engagement number B114690 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH 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 ExtendCARE™:** 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.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complimentary services offered to you through Experian by contacting **1-833-918-5861** or going to <https://www.experianidworks.com/credit> and using the enrollment code above. Please note the deadline to enroll is May 31, 2024.

For More Information. Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call **1-833-918-5861** Monday through Friday from 9am to 9pm Eastern, excluding major US holidays. We take your trust in us and this matter very seriously. We regret any inconvenience or concern resulting from this incident.

Sincerely,



Mary Moran, VP of Finance
Clearwater Landscape Contractors, Inc.

* 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.

STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and
Technology Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

**North Carolina Attorney
General**

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

**Rhode Island Attorney
General**

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

**Washington D.C. Attorney
General**

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>.