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September 17, 2024

<u>Via Email (idtheft@oag.state.md.us)</u>
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

RE: Security Breach Notification

To Whom It May Concern:

We serve as counsel for The Kendal Corporation ("TKC"), located at 591 Collaboration Way, Suite 603, Newark, DE 19713. We write to provide notification of a recent data security incident that impacted the privacy of information provided by Kendal at Home, an affiliate of TKC, that was stored on TKC's computer network. By providing this notice, TKC does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On June 30, 2024, TKC observed unusual activity on its computer network and immediately began an investigation with the assistance of third-party specialists. The investigation determined that an unauthorized party accessed certain files on TKC's network between approximately June 26 and June 30, 2024.

Therefore, TKC conducted a thorough review of the files at issue to determine the type of information contained therein and to whom the information related. The files at issue included information related to Kendal at Home members stored by Kendal at Home on the TKC network.

TKC and Kendal at Home determined that the potentially impacted information relating to Kendal at Home members included the names of two Maryland residents in combination with Social Security number, bank account and routing numbers, health information, Medicare number, and Taxpayer Identification number.

TKC notified potentially impacted individuals of this incident via First Class mail on September 11, 2024. A copy of the notice is attached as ***Exhibit A***. TKC has no reason to believe any information has been misused because of this incident. However, in an abundance of caution, TKC is offering the potentially impacted residents of Maryland complimentary access to 12 months of credit monitoring and identity protection services.

In response to this incident, TKC notified law enforcement and conducted a thorough forensic investigation with the assistance of third-party specialists. TKC also continues to review its policies and procedures related to data protection.

Thank you for your attention to this matter and please contact me should you have any questions.

Very truly yours,

CIPRIANI & WERNER, P.C.

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September 11, 2024

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SAMPLE A SAMPLE - L01 ADULT
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

[Extra1]

Dear Sample A. Sample:

The Kendal Corporation writes to notify you of an incident that may affect the privacy of certain information provided to Kendal at Home that was stored on our computer network. We take this incident seriously and are providing you the following information about the incident, our response, and steps you can take to help protect your information.

What Happened? On June 30, 2024, The Kendal Corporation observed unusual activity on its computer network and immediately began an investigation with the assistance of third-party specialists. The investigation determined that certain files on The Kendal Corporation network were potentially accessed without authorization between June 26, 2024 and June 30, 2024. The files at issue included information related to Kendal at Home members stored by Kendal at Home on the network. You are receiving notice now because The Kendal Corporation and Kendal at Home, after a thorough investigation, identified and reviewed those files and now have determined that certain of them contained your personal information.

What Information Was Involved? The review determined the potentially impacted information for Kendal at Home members includes your name in combination with one or more of the following: [Extra2].

What We Are Doing. In response to this incident, The Kendal Corporation notified law enforcement and conducted a thorough forensic investigation with the assistance of third-party specialists. The Kendal Corporation is also working with Kendal at Home (and its other affiliates) to review data protection policies and procedures and to introduce additional safeguards to minimize the chance of a similar incident occurring in the future. While The Kendal Corporation has no reason to believe your information has been or will be misused because of this incident, The Kendal Corporation is offering you access to ## months of complimentary credit monitoring and identity protection services in an abundance of caution.

What You Can Do. We encourage you to enroll in the complimentary credit monitoring and identity protection services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the attached *Steps You Can Take to Help Protect Your Information*.

For More Information. We understand you may have questions about this incident. You may contact our dedicated assistance line at [redacted], between the hours of 9:00 a.m. to 9:00 p.m. Eastern time, Monday through Friday, excluding holidays, or write to us at 591 Collaboration Way, Suite 603, Newark, DE 19713.

Please know that the privacy and security of your information is paramount to us and that we sincerely regret any concern this incident may cause you.

Sincerely,

The Kendal Corporation

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring and Identity Protection Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorks℠ for ## 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 ## 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 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 December 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [redacted]
- Provide your **activation code**: [redacted]

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 833-918-5047. Be prepared to provide engagement number **ENGAGE#** 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. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **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. Terms and conditions apply.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); 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:

TransUnion 1-800-680-7289 www.transunion.com	**Experian** 1-888-397-3742 www.experian.com	**Equifax** 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	**Experian Fraud Alert** P.O. Box 9554 Allen, TX 75013	**Equifax Fraud Alert** P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	**Experian Credit Freeze** P.O. Box 9554 Allen, TX 75013	**Equifax Credit Freeze** P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

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

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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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 https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 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.

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 contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are no residents from Rhode Island that have been impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and https://oag.dc.gov/consumer-protection.