

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

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October 10, 2024

Via Email (idtheft@oag.state.md.us)

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 Bel-Air Bay Club Ltd (“BABC”), located at 16801 Pacific Coast Highway, Pacific Palisades, CA 90272. We write to provide notification of a recent data security incident. By providing this notice, BABC does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On September 4, 2024, BABC received an anonymous report of potentially unauthorized access to their computer network. BABC immediately began an internal investigation and subsequently brought in third-party specialists to determine the full nature and scope of the incident. This investigation remains ongoing but has confirmed that certain files on BABC’s network were accessed without authorization between September 3 and September 4, 2024.

Therefore, BABC conducted a thorough review of the files at issue to determine the type of information contained therein and to whom the information related. BABC determined the data potentially accessed without authorization included the names of three residents of Maryland in combination with Social Security number and checking account and routing number.

BABC notified potentially impacted individuals of this incident via First Class mail on October 10, 2024. A copy of the notice is attached as ***Exhibit A***. BABC has no reason to believe any information has been misused because of this incident. However, in an abundance of caution, BABC 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, BABC is reviewing their policies and procedures related to data protection and has taken additional steps to enhance their network security and help decrease the chance of a similar incident occurring in the future.

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

Very truly yours,

CIPRIANI & WERNER, P.C.

A handwritten signature in black ink, appearing to read 'D Haier', with a stylized flourish at the end.

Daniel Haier, Esq.

610-215-2288

dhaier@c-wlaw.com



Bel Air Bay Club
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
DB09512



Bel-Air Bay Club
16801 Pacific Coast Highway
Pacific Palisades, California 90272
Area Code 310-330-4700



October 10, 2024

Notice of Data Breach

Dear [REDACTED]:

Bel-Air Bay Club Ltd. writes to notify you of an incident that may affect the privacy of certain information provided to us. We take this incident seriously and are providing you with information about the incident, our response, and steps you can take to help safeguard your information.

What Happened? On September 4, 2024, we received an anonymous report of potentially unauthorized access to our computer network. We immediately began an internal investigation and subsequently brought in third-party specialists to determine the full nature and scope of this incident. Our third-party investigation remains ongoing but has confirmed that certain files on our network were accessed without authorization between September 3 and September 4, 2024. Therefore, we conducted a thorough review of the files at issue to determine the type of information they contained and to whom the information related.

What Information Was Involved? Our review determined the files at issue included your name in combination with the following: [REDACTED]

What We Are Doing. In response to this incident, we engaged third-party specialists to conduct a thorough forensic investigation. We are also reviewing our policies and procedures related to data protection and have taken additional steps to enhance our network security and help decrease the chance of a similar incident occurring in the future. Although we have no evidence any of the information related to you as described above has been misused, we are offering you complimentary access to twelve (12) months of 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 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday, excluding holidays, or write to us at 16801 Pacific Coast Highway, Pacific Palisades, CA 90272.

We regret any concern this incident may cause you.

Sincerely,

Bel-Air Bay Club Ltd.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements 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 TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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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>.



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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 is one Rhode Island residents 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>.