



2049 Century Park East, Suite 2900, Los Angeles, CA 90067

November 5, 2024

Pasha Sternberg  
310.229.1335  
psternberg@polsinelli.com

**VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)**

Office of the Attorney General  
Attn: Jeff Karberg, Administrator of the Identity Theft Program  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202

**Re: Notification of Data Security Incident**

Dear Mr. Karberg:

We represent Harwood Lloyd, LLP (“Harwood”), in connection with an incident that may have involved the personal information of twenty-six (26) Maryland residents. Harwood is reporting the incident pursuant to MD. CODE ANN., COM. LAW § 14-3504(h). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission. While Harwood is notifying you of this incident, Harwood does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

**NATURE OF THE INCIDENT**

On April 18, 2023, Harwood was made aware of suspicious alerts by its third-party managed services provider. While working to contain the activity, on April 20, 2023, Harwood discovered signs of encryption on its network. Harwood notified law enforcement and engaged a forensic security firm to investigate the incident. The forensic investigation determined that a third party accessed Harwood’s computer systems between April 16, 2023, and April 21, 2023, and may have accessed and acquired certain files from its file server. Harwood reviewed the files to determine what, if any, personal information may have been involved. On October 10, 2023, Harwood determined that the files contained personal information pertaining to twenty-six (26) Maryland residents. The personal information varied by individual, but could have included names, dates of birth, driver’s license numbers, medical information, health insurance information, taxpayer identification number, and/or financial account number.

**NOTICE TO INDIVIDUALS**

Harwood mailed notification letters to individuals via USPS on October 29, 2024. Harwood is providing an offer for twelve (12) months of complimentary credit monitoring and identity

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theft protection services to individuals whose Social Security number, taxpayer identification number, or driver's license number was involved. Enclosed is a sample notice that Harwood is sending to Maryland residents.

#### **STEPS TAKEN RELATING TO THE INCIDENT**

Upon discovering the incident, Harwood promptly took steps to secure its systems. Harwood also engaged a third-party forensic security firm to further investigate the incident and confirm the security of its computer systems. Harwood is notifying individuals whose personal information was contained in the accessed and acquired files, providing them with information about how to protect against fraudulent activity and identity theft, and is offering complimentary credit monitoring and identity theft protection services as appropriate. Harwood also notified law enforcement and implemented additional security controls to reduce the risk of a similar incident from occurring in the future.

#### **CONTACT INFORMATION**

Please do not hesitate to contact me if you have questions or if I can provide you with further information concerning this matter.

Very truly yours,

Pasha Sternberg

Enclosure



Secure Processing Center  
25 Route 111, P.O. Box 1048  
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

RE: NOTICE OF DATA BREACH

Dear <<Full Name>>:

Harwood Lloyd, LLP (“us,” or “we”) values and respects the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. Importantly, we are not aware of any misuse of your information as a result of the incident, but are writing to advise you about the incident and to provide you with information on what you can do to protect yourself, should you feel it is appropriate to do so.

**What Happened?** After becoming aware of suspicious activity on our computer network and discovering that our systems had been encrypted, we promptly began an internal investigation, notified law enforcement, and engaged a forensic security firm to further investigate and secure our computer systems. The forensic investigation determined that an unknown, unauthorized third party accessed our systems from April 16, 2023 to April 21, 2023 and during that time, accessed and acquired certain files from our network.

**What Information Was Involved?** Based on the investigation, we conducted a review of the contents of those files to determine if they contained any personal information. On October 10, 2023, we determined that the involved files contained some personal information that included your name, <<Breached elements>>.

**What We Are Doing.** In addition to the actions described above, we have also taken steps to reduce the risk of this type of incident occurring in the future, including enhancing our technical security measures. We are also offering you a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

**What You Can Do.** We encourage you to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* page below.

**For More Information.** We value the trust you place in us to protect your information, take our responsibility to safeguard your information seriously, and apologize for any inconvenience this incident might cause. For further information and assistance, please call [REDACTED] between 9:00AM and 9:00PM Eastern, Monday through Friday.

Sincerely,

Harwood Lloyd, LLP

## ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number << Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and Transunion files 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<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.**

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

\* 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.

## Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**Credit Reports:** You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by 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 can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax  
1-866-349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 2002  
Allen, TX 75013

TransUnion  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 2000  
Chester, PA 19016

**Fraud Alerts:** You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Credit and Security Freezes:** You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze  
1-888-298-0045  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>  
P.O. Box 160  
Woodlyn, PA 19094

This notification was not delayed by law enforcement.

**Maryland Residents:** Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

**New York State Residents:** New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

**North Carolina Residents:** North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; [www.ncdoj.gov](http://www.ncdoj.gov).

**Oregon Residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Business Services website at [dfr.oregon.gov/financial/protect/Pages/stolen-identity.aspx](http://dfr.oregon.gov/financial/protect/Pages/stolen-identity.aspx) and click "Place a credit freeze."

**Rhode Island Residents:** We believe that this incident affected <<Rhode Island Count>> Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**Vermont Residents:** If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).