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November 26, 2024

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: UniversalPegasus International – Incident Notification

Dear Mr. Brown:

McDonald Hopkins PLC represents UniversalPegasus International (“UPI”) located at 4848 Loop Central Dr Houston, TX 77081. I am writing to provide notification of a ransomware incident that impacted UPI and may affect the security of personal information of approximately three-hundred and four (304) Maryland residents. By providing this notice, UPI does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On June 14, 2023, UPI identified a potential cybersecurity incident. Upon learning of this issue, UPI contained the threat and immediately commenced a prompt and thorough investigation. As part of its investigation, UPI worked very closely with external cybersecurity professionals experienced in handling these types of incidents. Following a forensics investigation and complex manual review, UPI discovered on November 19, 2024, that the files removed from its network by the unauthorized third-party actor on or around June 14, 2023 contained residents’ personal information, including full name, Social Security number, driver’s license number, and health insurance information.

UPI is not aware of any reports of identity fraud or improper use of personal information as a direct result of this incident. Nevertheless, out of an abundance of caution, UPI wanted to inform you (and affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. UPI is providing the affected residents with written notification of this incident, commencing on or about November 27, 2024, in substantially the same form as the letter attached hereto. UPI is advising the affected residents about the process for placing fraud alerts and/or security freezes 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.

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

Should you have any questions regarding this notification, please contact me at (248) 220-1356 or dpaluzzi@mcdonaldhopkins.com.

Sincerely,



Dominic A. Paluzzi

Encl.



***IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY***

November 27, 2024

Dear [REDACTED]:

The privacy and security of the personal information entrusted to us is of the utmost importance to Universal Pegasus International ("UPI"). We are writing to provide you with information regarding an information incident which potentially affected the security of some of your personal information. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On June 14, 2023, UPI detected a sophisticated network security incident.

What We Are Doing.

Upon learning this, we contained the incident and commenced a prompt and thorough investigation. As part of the investigation, we engaged third-party cybersecurity professionals experienced in handling these type of incidents. The investigation aimed to determine the nature and scope of the incident and whether any personal information was accessed and/or acquired by an unauthorized party.

Following the forensic investigation, we determined that a limited number of files were subject to access and acquisition by an unauthorized individual on June 14, 2023. We conducted an extensive manual review of the affected data and, on November 19, 2024, we discovered the potentially impacted data contained your personal information.

What Information Was Involved?

One or more of the files potentially acquired by the unauthorized party contained your name and, [REDACTED].

What You Can Do.

We have no evidence that any of your information has been misused. Nevertheless, out of an abundance of caution, we are providing you identity theft protection services through IDX, A ZeroFox Company. IDX identity protection services include: [REDACTED] 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. Please note the deadline to enroll is February 27, 2025.

This letter also provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and 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. The enclosed, "Other Important Information", provides further details regarding what you can do and how you can enroll in your complimentary membership.

For More Information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against potential misuse of your information. The response line is available Monday through Friday, 8 am – 8 pm Central Time.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

Sincerely,

Universal Pegasus International
4848 Loop Central Dr
Houston, TX 77081

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary [REDACTED]-Month Credit Monitoring.

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided here: [REDACTED]
2. 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.
3. Telephone. Contact IDX at [REDACTED] to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

2. Placing a Fraud Alert.

Whether or not you choose to enroll in the complimentary credit monitoring, we recommend that you place a one-year “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
www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
(888) 378-4329

Experian

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

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016
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
www.equifax.com/personal/credit-report-services/credit-freeze/
(800) 349-9960
(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze/center.html
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
www.transunion.com/credit-freeze
(888) 916-8800

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. 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. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

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.

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.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

Consider keeping a record of your contacts. Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is helpful to log conversations with creditors, law enforcement officials, and other relevant parties.

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, <https://www.marylandattorneygeneral.gov/>, 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.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.