



MULLEN
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December 4, 2024

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent related organizations Karvo Companies, Inc. and Karvo Trucking Limited (collectively “Karvo”) located at 4524 Hudson Drive, Stow, Ohio 44224, and are writing to notify your office of an incident that may affect the security of certain personal information relating to twenty-nine (29) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Karvo does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On July 18, 2024, Karvo became aware of unusual activity on its network. Karvo immediately took steps to secure its systems and initiated an investigation into the nature and scope of the activity with the assistance of third-party forensic specialists. The investigation determined that Karvo’s network was subject to unauthorized access between July 14, 2024 and July 18, 2024, and that certain files were acquired by an unknown actor while on the network. In response, Karvo undertook a comprehensive review of the files determined to be at risk to assess what information was stored therein and to whom that information related. On October 11, 2024, Karvo determined that information related to certain individuals affiliated with Karvo was contained in the files determined to be at risk. The information that could have been subject to unauthorized access includes name and Social Security number.

Notice to Maryland Residents

On December 4, 2024, Karvo mailed written notice of this incident to twenty-nine (29) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Karvo moved quickly to investigate, assess the security of its systems, and identify potentially affected individuals. Karvo follows industry practices with respect to its security systems and also notified federal law enforcement of the event. Karvo is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for twelve (12) months through Cyberscout, a TransUnion company, at no cost to the individuals.

Additionally, Karvo is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Karvo is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Karvo is also notifying regulators as necessary, as well as the three (3) major credit reporting agencies, Experian, Equifax, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,



Colin D. Scanlon of
MULLEN COUGHLIN LLC

CDS/ekw
Enclosure

EXHIBIT A



Karvo Companies
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
DB09318B



[REDACTED]
[REDACTED]
[REDACTED]



December 4, 2024

NOTICE OF DATA SECURITY INCIDENT

Dear [REDACTED]:

Karvo Companies, Inc. and Karvo Trucking Limited (collectively “Karvo”) write to inform you of an event that may affect the security of some of your information. This letter provides details of the event, our response, and resources available to you to help protect your information should you feel it is appropriate to do so.

What Happened. On July 18, 2024, Karvo became aware of unusual activity on our network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the activity with the assistance of third-party forensic specialists. The investigation determined that our network was subject to unauthorized access between July 14, 2024, and July 18, 2024, and that certain files were acquired by an unknown actor while on the network. In response, we undertook a comprehensive review of the files determined to be at risk to assess what information was stored therein and to whom that information pertained. On October 11, 2024, we completed this review and determined that information related to you was contained in the files determined to be at risk.

What Information Was Involved? The information impacted by this event may include your name, Social Security number, driver's license number, and health insurance information.

What We Are Doing. We take this incident and the security of information in our care seriously. Upon discovering the unusual activity, we took steps to mitigate and investigate the activity. We follow industry practices with respect to our security systems but are implementing additional safeguards related to data privacy and security. We also reported the event to law enforcement.

As an added precaution, we are offering you access to complimentary credit monitoring and identity restoration services through Cyberscout, a TransUnion company, for twelve (12) months. Please review the attached *Steps You Can Take to Help Protect Personal Information* for instructions regarding how to enroll and for additional information regarding these services. Please note you will need to enroll yourself in these services if you wish to do so, as we are not able to activate the services on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. Additional information may be found in the attached *Steps You Can Take to Help Protect Personal Information*.

For More Information. If you have questions, you can call our dedicated assistance line at 1-833-799-4424 which is available Monday through Friday between the hours of 8:00 am to 8:00 pm Eastern time, excluding major U.S. holidays.

Sincerely,

Karvo Companies, Inc. and Karvo Trucking Limited

Steps You Can Take To Help Protect Personal Information

Enroll in Monitoring Services

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> 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

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 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 reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 0 Rhode Island residents that may be impacted by this event.