



MULLEN  
COUGHLIN<sup>LLC</sup>  
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December 11, 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](mailto:idtheft@oag.state.md.us)

**Re: Notice of Data Event**

To Whom It May Concern:

We represent Decks & Docks Company (“Decks & Docks”) located at 1281 Court Street, Clearwater, FL 33756, and are writing to notify your office of an incident that may affect the security of certain personal information relating to seven (7) Maryland residents. By providing this notice, Decks & Docks 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**

In August 2024, Decks & Docks learned of suspicious activity within its email environment. Decks & Docks promptly took steps to confirm the security of its email environment, and launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to two Decks & Docks employee email accounts. One of the accounts was accessed between June 25, 2024 and August 13, 2024, and the second account was accessed between March 4, 2024 and August 21, 2024. Because some information in these accounts was accessible to the unauthorized actor, Decks & Docks conducted a comprehensive review of the information contained in the accounts to identify sensitive information. Decks & Docks then worked to identify contact information for the potentially affected individuals. That process was recently completed.

The information that could have been subject to unauthorized access includes name, financial account information, Social Security number, driver’s license or state identification number.

### **Notice to Maryland Residents**

On December 11, 2024, Decks & Docks began providing written notice of this incident to approximately seven (7) 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 learning of suspicious activity in its email tenant, Decks & Docks moved quickly to investigate and respond to the potential incident, assess the security of their systems, and identify potentially affected individuals. Decks & Docks is also reviewing its policies, procedures, and processes related to the handling of sensitive information. Decks & Docks is providing access to credit monitoring services for twelve (12) months through Experian to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

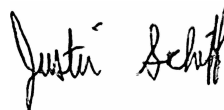
Additionally, Decks & Docks is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Decks & Docks is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, 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.

Decks & Docks is also providing written notice of this incident to relevant state regulators, as required.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4256.

Very truly yours,

A handwritten signature in black ink that reads "Justin Schiff". The signature is written in a cursive, slightly stylized font.

Justin Schiff of  
MULLEN COUGHLIN LLC

JXS/azd  
Enclosure

# **EXHIBIT A**



**Decks & Docks**

Return mail will be processed by: IBC  
PO Box 847  
Holbrook, NY 11741

[REDACTED]

December 11, 2024

Dear [REDACTED]:

Decks & Docks writes to notify you of a recent incident that may impact the privacy of some of your information. Although we have no evidence of misuse of your information, we are providing you with this notice in an abundance of caution, to inform you of the incident, our response, and steps you can take to help protect against the possible misuse of your information, should you feel it appropriate to do so.

**What Happened.** In August 2024, Decks & Docks learned of suspicious activity within its email environment. We promptly took steps to confirm the continued security of our email environment and launched an investigation to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to two Decks & Docks employee email accounts. One of the accounts was accessed between June 25, 2024, and August 13, 2024, and the second account was accessed between March 4, 2024, and August 21, 2024.

The access into the employee email accounts rendered some information in those accounts accessible to the unauthorized actor. We therefore conducted a diligent and comprehensive review of those items, with the assistance of third-party subject matter specialists, to identify sensitive information found therein. We also worked to identify appropriate contact information for impacted individuals. That process recently completed, and we are notifying you because the investigation determined that certain information related to you was contained in the potentially impacted email items.

**What Information Was Involved.** The investigation confirmed that your name and [REDACTED] or [REDACTED] [REDACTED], [REDACTED] were present in the accessible data in the email account. At this time, we have no evidence that your information was subject to actual or attempted misuse as a result of this event.

**What We Are Doing.** Decks & Docks takes this incident and the security of the information in our care very seriously. Upon observing the referenced suspicious activity, we worked to confirm the continued security of our environment and engaged third-party cybersecurity specialists to investigate the activity to determine what occurred. As part of our ongoing commitment to the privacy of information in our care, we are also reviewing our policies, procedures and processes related to the storage and access of sensitive information to reduce the likelihood of a similar future incident.

As an added precaution, we are offering you 12 months of complimentary access to credit monitoring and identity monitoring services through Experian. If you wish to receive these services, you must enroll by following the below activation instructions, as we are unable to activate these 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 and to detect errors over the next 12 to 24 months. Please also review the information contained in the enclosed *Steps You Can Take to Help Protect Your Information*. There, you will also find more information on the complimentary credit monitoring services we are making available to you.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, or need assistance, please call our dedicated assistance line at (888) 722-6039, toll-free, Monday through Friday from 9:00 am - 7:00 pm Eastern Time. You may also write to Decks and Docks at 1281 Court Street, Clearwater, FL 33756.

Sincerely,

Decks & Docks

DECKS-ADT-CM-12

## Steps You Can Take To Help Protect Your Information

### Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary 12-month membership of Experian's IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: February 28, 2025** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [REDACTED]

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 by **February 28, 2025**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

### **Additional details regarding your 12-month 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<sup>1</sup>.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

### 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](http://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 one-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.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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.

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 fraud alert or a credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-800-916-8800                                                                              |
| Equifax Fraud Alert<br>P.O. Box 105069<br>Atlanta, GA 30348-5069                                                                | Experian Fraud Alert<br>P.O. Box 9554<br>Allen, TX 75013                    | TransUnion Fraud Alert<br>P.O. Box 2000<br>Chester, PA 19016                                |
| Equifax Credit Freeze<br>P.O. Box 105788<br>Atlanta, GA 30348-5788                                                              | Experian Credit Freeze<br>P.O. Box 9554<br>Allen, TX 75013                  | TransUnion Credit Freeze<br>P.O. Box 160<br>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](http://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 your bank or credit card company and law enforcement and the relevant state Attorney General. 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 (410) 576-6300 or 1 (888) 743-0023; and <https://www.marylandattorneygeneral.gov>.

*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 <https://www.ncdoj.gov>.