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February 18, 2025

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VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Data Security Incident

Dear Sir or Madam:

We are writing on behalf of our client, the Loomis Chaffee School, to notify your office of a data security incident.

On January 10, 2025, the Loomis Chaffee School completed its investigation of an email phishing incident. The school became aware of the incident on October 25, 2024. Upon learning of this, the Loomis Chaffee School immediately took steps to secure the email accounts and launched an investigation with the assistance of a third-party forensic investigation firm.

Through its investigation, the Loomis Chaffee School determined that unauthorized parties gained access to a small number of employee email accounts between October 10, 2025 and October 25, 2025. Although the likely purpose of the unauthorized access was to perpetrate a phishing email scheme, the investigation found that the unauthorized party accessed certain emails while in the accounts. The Loomis Chaffee School reviewed the accessed emails and determined that some contained names and medical information.

On February 18, 2025, the Loomis Chaffee School mailed notification letters to individuals whose information was involved, including two (2) Maryland residents, via U.S. First-Class mail in accordance with Md. Code Ann., Com. Law § 14-3501-3508. A copy of the sample notification letter is enclosed.

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To help prevent something like this from happening again, the Loomis Chaffee School has implemented additional safeguards and technical security measures to further protect and monitor its systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in cursive script that reads "Sara Goldstein". The signature is written in black ink and is positioned below the word "Sincerely,".

Sara M. Goldstein

Partner

Enclosure

Loomis Chaffee

[REDACTED]
[REDACTED]
[REDACTED]

February 18, 2025

Dear [REDACTED],

The Loomis Chaffee School is committed to protecting the confidentiality and security of the information we maintain. We are writing to let you know about an incident that may have involved some of your information. This letter explains the incident, measures that have been taken, and some steps you can take in response.

On January 10, 2025, we concluded our investigation of an email phishing incident that resulted in unauthorized access to information pertaining to certain students and other individuals affiliated with the Loomis Chaffee School. Upon learning of this incident on October 25, 2024, we immediately took steps to secure the email account and launched an investigation with the assistance of a third-party forensic investigation firm.

Through our investigation, we identified a small number of Loomis Chaffee School email accounts that were accessed by unauthorized parties between the dates of October 10, 2024, and October 27, 2024. Although the likely purpose of the unauthorized access was to send phishing emails, while in the email accounts, the unauthorized parties accessed certain emails. We reviewed the emails that were accessed and determined that one or more of them contained your information, including your name and medical information.

As a precaution, we recommend you review the statements you receive from your healthcare providers and health insurance plans. If you see any services that were not received, please contact the provider or health plan immediately.

We deeply regret any inconvenience or concern this incident may cause and take this matter seriously. To help prevent something like this from happening again, we have implemented, and will continue to adopt, additional safeguards and technical security measures to further protect and monitor our systems. If you have any questions about this incident, please call 860.687.6140, Monday through Friday, between 8:30 a.m. – 4:00 p.m., Eastern Time.

Sincerely,

Lynn Petrillo

Lynn Petrillo
Director of Strategic Communications & Marketing
The Loomis Chaffee School

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com/get-credit-report, 1-833-799-5355

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com/credit-freeze
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with 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. *How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request. If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Maryland Residents: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.marylandattorneygeneral.gov. The Loomis Chaffee School's mailing address is 4 Batchelder Road, Windsor, CT 06095 and its phone number is 860.687.6000.