STATE DATA SECURITY BREACH NOTIFICATION LAWS

Please note: This chart is for informational purposes only and does not constitute legal advice or opinions regarding any specific facts relating to specific data breach incidents. You should seek the advice of experienced legal counsel when reviewing options and obligations in responding to a particular data security breach.

Laws and regulations change quickly in the data security arena. This chart is current as of April 1, 2019.

The general definition of “personal information” used in the majority of statutes is: An individual’s first name or first initial and last name plus one or more of the following data elements: (i) Social Security number, (ii) driver’s license number or state-issued identification card number, and (iii) account number, credit card number or debit card number combined with any security code, access code, PIN or password needed to access an account. The general definition generally applies to computerized data that includes personal information and usually excludes publicly available information that is lawfully made available to the general public from federal, state or local governments or widely distributed media. When a statute varies from this general definition, it will be pointed out and underlined in the chart.

This chart provides general information and not legal advice regarding any specific facts or circumstances. For more information about security breach notification laws, or other privacy and data security matters, please contact the Mintz Levin attorney with whom you work, or Cynthia Larose, CIPP/US, CIPP/E (cjlarose@mintz.com | 617.348.1732), Dianne Bourque (dbourque@mintz.com | 617.348.1614), Susan Foster, CIPP/E (sfoster@mintz.com | +44.20.7776.7330), Brian Lam, CIPP/US, FIP, CISSP (bhlam@mintz.com | 858.314.1583) or Natalie Prescott, CIPP/US (nprescott@mintz.com | 858.314.1534).

For entities doing business in Texas, be sure to review the relevant Texas law. This chart does not include information on the California Consumer Privacy Act.

Please note that rules applicable to state agencies, government bodies and other public institutions are not discussed in this chart.

- Alabama
- Alaska
- Arkansas
- Arizona
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Virginia
- Vermont
- Washington
- Wisconsin
- West Virginia
- Wyoming
- Puerto Rico
- Virgin Islands
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Information covered: Personal information of Alabama residents.</td>
<td>Subject to statute: A person, sole proprietorship, partnership, government entity, corporation, nonprofit, trust, estate, cooperative association, or other business entity that acquires or uses sensitive personally identifying information of Alabama residents</td>
<td>Written or electronic notice must be provided to victims of a security breach as expeditiously as possible and without unreasonable delay, but no later than forty-five (45) days following the discovery of the breach unless law enforcement agency determines that disclosure will interfere with a criminal investigation (in which case notification delayed until authorized by law enforcement).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal information that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General.</td>
<td></td>
<td>Violations by non-governmental entities constitute unlawful trade practices under the Alabama Deceptive Trade Practice Act. Chapter 19, Title 8, Code of Alabama 1975. Such entities are liable for civil penalties up to $5,000 per day for each consecutive day the entity fails to take reasonable action to comply with notice provisions, with the total civil penalty not to exceed $500,000. Damages awarded under AL Section 8-19-11 are limited to actual damages suffered by the person(s) plus attorney’s fees and costs.</td>
</tr>
</tbody>
</table>
|                        | Definition includes usernames and passwords, personal identification numbers (“PIN”) or other access codes for financial accounts, medical information, and health insurance information. | Third party recipients: Third parties maintaining personal information on behalf of a covered entity must notify covered entity about a breach and cooperate as necessary to allow covered entity to comply with statute. The covered entity must satisfy all further notification obligations under the statute. | | | | | | \(\text{Note: Please refer to individual state statutes for a complete list of covered entities as the list of legal and commercial entities described in this chart as \(\text{subject to statute}\) in most cases is not exhaustive. Please also note that rules applicable to state agencies, government bodies and other public institutions are not discussed in this chart.} \)

Return to Index of States

Copyright © 2009-2019 Mintz, Levin, Cohn, Ferris, Glovsky & Popeo, P.C.
Current as of April 1, 2019 – FOR INFORMATIONAL PURPOSES ONLY
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Third Party Recipients</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alaska</td>
<td>Information covered: Personal information of Alaska residents. Definition includes passwords, personal identification numbers (&quot;PINs&quot;) or other access codes for financial accounts. Important definitions: &quot;Security Breach&quot; means an unauthorized acquisition or reasonable belief of unauthorized acquisition of personal information that compromises the security, confidentiality or integrity of the personal information maintained. &quot;Acquisition&quot; means any method of acquisition, including by photocopying, facsimile, or other paper-based method, or a device, including a computer, that can read, write, or store information that is represented in numerical form.</td>
<td>Subject to statute: Any person doing business in Alaska and any person with more than ten employees. Third party recipients: Third parties maintaining personal information on behalf of a covered entity must notify covered entity about a breach and cooperate as necessary to allow covered entity to comply with statute. The covered entity must satisfy all further notification obligations under the statute. Written or electronic notice must be provided to victims of a security breach in the most expeditious time possible and without unreasonable delay, unless law enforcement agency determines that disclosure will interfere with a criminal investigation (in which case notification delayed until authorized by law enforcement). • Substitute notice is available by means prescribed in the statute if costs to exceed $150,000, affected class exceeds 300,000 persons, or covered entity has insufficient contact information. • Notice not required if, after an investigation and written notice to the Attorney General, the entity determines that there is not a reasonable likelihood of harm to the consumers whose personal information was acquired. The determination must be documented in writing and maintained for five years. Other Obligations: Any covered entity that must notify more than 1,000 residents at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. This section does not apply to entities subject to Title V of the Gramm-Leach-Bliley Act of 1999 (&quot;GLBA&quot;).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal information that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Safe harbor not available if the personal information is encrypted but the encryption key has been accessed or acquired. Other exemptions: Exemption for good faith acquisition by an employee or agent of covered entity so long as personal information is used for a legitimate purpose of employer and is not subject to further unauthorized disclosure.</td>
<td>A determination of no likelihood of harm: Requires written notification to Attorney General. A waiver of the statute is void and unenforceable.</td>
<td>Violations by non-governmental entities constitute unfair or deceptive acts or practices under AS 45.50.471 - 45.50.561. Such entities are liable for civil penalties up to $500 per resident who was not properly notified, with the total civil penalty not to exceed $50,000. Disabilities awarded under AS 45.50.531 are limited to actual economic damages that do not exceed $500, and damages awarded under AS 45.50.537 are limited to actual economic damages.</td>
<td>Private Cause of Action: Yes. A person injured by a breach may bring an action against a non-governmental entity. The Department of Administration may enforce violations by governmental entities.</td>
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</tr>
</tbody>
</table>

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### Arizona

**Information covered:**
Personal information of Arizona residents.

**Definition includes:** a private key used to authenticate or sign an electronic record; individual health insurance identification number; medical information; passport number; a taxpayer identification number or PIN issued by the IRS; or unique biometric data used to access online accounts.

**Subject to statute:**
Any legal or commercial entity that conducts business in Arizona and owns, maintains or licenses unencrypted and unredacted computerized personal information.

**Third party recipients:**
A person that maintains unencrypted and unredacted computerized personal information it does not own or license shall notify, as soon as practicable, the owner or licensee of the information on discovering any security system breach and cooperate with the owner or the licensee of the personal information, including sharing information relevant to the breach with the owner or licensee. The owner or licensee of the data must satisfy all further notification obligations under the statute.

**Encryption Safe Harbor:***
Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or secured by method rendering data unreadable or unusable.

**Other exemptions:**
Exemption for good faith acquisition of personal information by a person's employee or agent for the purposes of the person if the personal information is not used for a purpose unrelated to the person and is not subject to further unauthorized disclosure.

**Other Obligations:**
Any covered entity that must notify more than 1,000 individuals of a security breach is also required to notify the three largest nationwide consumer reporting agencies and the Attorney General.

### Notice Procedures & Timing / Other Obligations

**Written, e-mail or telephonic notice must be provided to victims of a security breach within forty-five (45) days following the determination of the breach.**

- Specific requirements for the form and content of notice are described in the statute.
- Substitute notice is available if the covered entity advises the law enforcement agency that the notifications no longer compromise the investigation, the person shall make the required notifications, as applicable, within forty-five (45) days.

**Other requirements:**
Exemption for good faith acquisition of personal information by a person's employee or agent for the purposes of the person if the personal information is not used for a purpose unrelated to the person and is not subject to further unauthorized disclosure.

**Encryption:**
Encryption is an unauthorized process to transform data into a form that renders the data unreadable or unusable without using a confidential process or key.

**Redact:**
Means to alter or truncate a number so that not more than the last four digits are accessible and at least two digits have been removed.

### Notice to Regulator / Waiver

- **A determination of no likelihood of harm:** Does not require notification to Attorney General.
- **Penalties:**
  - Actual damages for a willful and knowing violation of the statute.
  - Civil penalty not to exceed $10,000 per affected individual or the total amount of economic loss sustained by affected individuals, with a maximum civil penalty from a breach or series of related breaches of $500,000.

**Other Obligations:**
Any covered entity that must notify more than 1,000 individuals of a security breach is also required to notify the three largest nationwide consumer reporting agencies and the Attorney General.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td><strong>Information Covered:</strong> Personal information of Arkansas residents. Definition includes medical information. <strong>Important definitions:</strong> “Security Breach” means unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information maintained by a person or business. “Medical Information” means any individually identifiable information regarding medical history or medical treatment or diagnosis by a health care professional. <strong>Subject to statute:</strong> Any person or business that acquires, owns or licenses computerized data that includes personal information about Arkansas residents. <strong>Third party recipients:</strong> Person or business maintaining (but not owning) computerized data that includes personal information must notify owner or licensee of data of any security breach immediately following discovery of security breach. <strong>Written or electronic notice must be provided</strong> to victims of a security breach within the most expedient time and manner possible and without unreasonable delay, unless a law enforcement agency determines that such notification will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • <strong>Substitute notice is available</strong> by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. • <strong>Notice not required if the covered entity determines that there is no reasonable likelihood of harm to consumers.</strong> <strong>Other obligations:</strong> Data destruction or encryption mandatory when records with personal information are to be discarded. Covered entities must implement and maintain reasonable security procedures and practices to protect personal information.</td>
<td><strong>Encryption Safe Harbor:</strong> Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. <strong>Other exemptions:</strong> Exemption for good faith acquisition by an employee or agent of a covered entity for a legitimate purpose so long as personal information not otherwise used or subject to further unauthorized disclosure. Entities regulated by any state or federal law that provides greater protection to personal information and similar disclosure requirements are exempt. A covered entity that maintains and complies with its own notification procedures as part of an information security policy that are consistent with the timing requirements of the Arkansas statute is deemed in compliance. <strong>A determination of no likelihood of harm:</strong> Does not require notification to Attorney General. <strong>A waiver</strong> of the statute is void and unenforceable.</td>
<td><strong>Penalties</strong></td>
<td><strong>Private Cause of Action:</strong> No.</td>
<td><strong>Violations are punishable under the provisions of the state deceptive trade practices laws (Ark. Code 4-88-101 et seq.).</strong></td>
<td><strong>Enforcement by Attorney General only.</strong></td>
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</tbody>
</table>
Information covered: Personal information of California residents. Definition includes medical information, health insurance information and information or data collected through the use or operation of an automated license plate recognition system. Definition also captures a user name or specific heading with a possible confidence or integrity of personal information maintained by a covered entity.

Important definitions:

"Security Breach" means an unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information maintained by a covered entity.

Note (eff. 1/1/2017): A covered entity shall disclose a breach of the security of the system following discovery or notification of the breach in the security of the data to a resident of California (1) whose unencrypted personal information was, or is reasonably believed to have been, acquired by an unauthorized person, or, (2) whose encrypted personal information was, or is reasonably believed to have been, acquired by an unauthorized person and the encryption key or security credential was, or is reasonably believed to have been, acquired by an unauthorized person and the person or business that owns or licenses the encrypted personal information readable or usable.

Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines notification will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).

• Security breach notification must be written in plain English and be titled "Notice of Data Breach." It must include certain information, use specific headings, and conform to prescribed format. Refer to the statute for instructions and a model security breach notification form.

• If the person or business providing the notification was the source of the breach, an offer to provide appropriate identity theft prevention and mitigation services, if any, must be provided at no cost to the affected person for not less than 12 months, along with all information necessary to take advantage of the offer, to any person whose information was or may have been breached if the breach exposed or may have exposed personal information involving a social security number, driver’s license or California identification card numbers.

• Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information.

• If the personal information compromised in the data breach only includes a user name or email address in combination with a password or security question and answer (and no other personal information), then notice may be delayed until authorized by law enforcement.

Encryption Safe Harbor: A breach of encrypted data triggers a notification requirement if the encryption key or security credential is also acquired by an unauthorized person, and the owner or licensor of the affected data reasonably believes that the encryption key or security credential could be used to render the encrypted personal information readable or usable.

Other exemptions:

Exemption for good faith acquisition by an employee or agent of a covered entity so long as personal information not used subject to further willful unauthorized disclosure. A covered entity is deemed in compliance with the California statute if it maintains and complies with its own notification procedures as part of an information security policy that are consistent with the timing requirements of the California statute. Covered entities subject to HIPAA may satisfy requirements of California statute by complying with Section 13402(f) of the federal Health Information Technology.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
</table>
| California, cont’d      | information has a reasonable belief that the encryption key or security credential could render that personal information readable or useable. |  | provided in electronic or other form that directs the person whose personal information has been breached to promptly change his or her password and security question and answer (or take other steps to protect online account).  
- If the personal information compromised in the data breach only includes log in credentials for an email account furnished by the entity that has experienced the breach, then notice may be delivered to the individual online when that individual is connected to the online account from an IP address or online location from which the entity knows the resident customarily accesses the account.  
**Other obligations (See Cal. Civ Code 1798.81):**  
Businesses must implement and maintain reasonable security procedures and practices to protect personal information.  
Businesses responsible for data are required to take all reasonable steps to destroy a customer’s records that contain personal information when the entity will no longer retain those records.  
A business that discloses personal information about a California resident pursuant to a contract with a nonaffiliated third party must require by contract that the third party implement and maintain reasonable security procedures and practices appropriate to the nature of the information, and to protect the personal information from unauthorized access, destruction, use, modification, or disclosure. |  |  |  |  |  |  |  |

"Medical Information" means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional.

"Health Insurance Information" means an individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records.

"Encrypted" means rendered unusable, unreadable or indecipherable to an unauthorized person through a security technology or methodology generally accepted in the field of information security.

"Medical Information" means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional.

"Health Insurance Information" means an individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records.

"Encrypted" means rendered unusable, unreadable or indecipherable to an unauthorized person through a security technology or methodology generally accepted in the field of information security.

"Medical Information" means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional.

"Health Insurance Information" means an individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records.

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"Medical Information" means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional.

"Health Insurance Information" means an individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records.

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"Health Insurance Information" means an individual’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, or any information in an individual’s application and claims history, including any appeals records.

"Encrypted" means rendered unusable, unreadable or indecipherable to an unauthorized person through a security technology or methodology generally accepted in the field of information security.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colorado</td>
<td>Information covered: Personal information of Colorado residents.</td>
<td>Subject to statute: A person that maintains, owns, or licenses personal information in the course of the person’s business, vocation, or occupation.</td>
<td>Written, electronic or telephonic notice must be provided to victims in the most expedient time possible and without unreasonable delay, but not later than thirty (30) days after the date of determination that a security breach occurred, consistent with the legitimate needs of law enforcement and consistent with any measures necessary to determine the scope of the breach and to restore the reasonable integrity of the computerized data system.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen, or accessed by an unauthorized individual is encrypted, redacted or secured by any other method rendering it unreadable or unusable.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General. If the security breach is reasonably believed to have affected 500 Colorado residents or more the covered entity must provide notice of any security breach to the Colorado Attorney General in the most expedient time possible and without unreasonable delay, but not later than thirty (30) days after the date of determination that a security breach occurred.</td>
<td>Attorney General may bring actions in law or equity to seek relief, including direct economic damages resulting from a violation.</td>
<td>Private Cause of Action: No. Enforcement by Attorney General only.</td>
</tr>
</tbody>
</table>

Important definitions: “Security breach” means the unauthorized acquisition of unencrypted computerized data that compromises the security, confidentiality, or integrity of personal information maintained by a covered entity. | | | Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 250,000 persons, or covered entity has insufficient contact information. | Notice not required if investigation determines that the misuse of information about a resident has not occurred and is not reasonably likely to occur. | Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of covered entity so long as personal information not used for a purpose unrelated to the lawful operation of the business or is not subject to further unauthorized disclosure. | | | |

Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify in the most expedient time possible and without unreasonable delay all consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by the federal “Fair Credit Reporting Act”, 15 U.S.C. sec. 1681a (p). | Other exemptions, cont’d: Any covered entity that maintains its own notification procedures as part of an information security policy for the treatment of personal information that is otherwise consistent with timing requirements of statute is deemed to be in compliance with Colorado statute; except that notice to the attorney general is still required. | | | | | |

Penalties: Entities subject to the provisions of the GLBA are exempt. | | | | | | | |

Other Exemptions: Entities regulated by state or federal law that maintain and comply with procedures for addressing security breaches pursuant to those laws are exempt; except that notice to the attorney general is still required. | | | | | | | |

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<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut</td>
<td>Information covered: Personal information of Connecticut residents.</td>
<td>Subject to statute: Any person who conducts business in Connecticut, and who, in the ordinary course of such person's business, owns, licenses or maintains computerized data that includes personal information.</td>
<td>Written, electronic or telephonic notice must be provided to any resident of Connecticut whose personal information was breached or is reasonably believed to have been breached without unreasonable delay but not later than ninety (90) days after the discovery of such breach unless a shorter time is required under federal law or a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is secured by encryption or by any other method or technology that renders it unreadable or unusable.</td>
<td>Attorney General must be notified not later than time notice is provided to residents.</td>
<td>Failure to comply with statute constitutes an unfair trade practice.</td>
<td>Private Cause of Action: No. Enforcement by Attorney General only.</td>
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<td>Important definitions: &quot;Security Breach&quot; means unauthorized access to or unauthorized acquisition of electronic files, media, databases or computerized data, containing personal information when access to the personal information has not been secured by encryption or by any other method or technology that renders the personal information unreadable or unusable.</td>
<td>Third party recipients: If a covered entity maintains computerized data that includes personal information that the entity does not own, the entity must notify the owner or licensee of the information of any security breach immediately following discovery if the personal information was, or is reasonably believed to have been breached.</td>
<td>Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information.</td>
<td>Other exemptions: Any covered entity that maintains and complies with its own security breach procedures that are consistent with the Connecticut timing requirements is deemed in compliance with Connecticut statute provided such covered entity notifies the Attorney General. Any covered entity that maintains its own security breach procedures pursuant to the rules, regulations, procedures or guidelines established by the primary or functional regulator is deemed in compliance with the Connecticut statute provided such person notifies victims of a security breach and notifies the Attorney General.</td>
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<td>[Connecticut has specific statutes which could apply to those engaged in the insurance business.]</td>
<td>Notice not required if the entity responsible for the data determines in consultation with federal, state and local law enforcement that there is no reasonable likelihood of harm to individuals whose information has been acquired and accessed.</td>
<td>A determination of no likelihood of harm: Must be made in consultation with federal, state or local law enforcement.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Return to Index of States</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delaware</td>
<td><em>Information covered:</em></td>
<td>Personal information of Delaware residents.</td>
<td><em>Definition includes:</em> (i) passport number; (ii) medical history, medical treatment by a health-care professional, diagnosis of mental or physical condition by a health-care professional, or deoxyribonucleic acid profile; (iii) health insurance policy number, subscriber identification number, or any other unique identifier used by a health insurer to identify the person; (iv) unique biometric data generated from measurements or analysis of human body characteristics for authentication purposes; (v) an individual taxpayer identification number.</td>
<td><em>Important definitions:</em></td>
<td>“Security Breach” means the unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information.</td>
<td>“Encrypted” means personal information that is rendered unusable, unreadable or indecipherable through a security technology or methodology generally accepted in the field of information security.</td>
<td>“Encryption key” means the confidential key or process designed to render the encrypted personal information useable, readable and decipherable.</td>
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<td>Florida</td>
<td>Information covered: Personal information of Florida residents. Definition includes (i) medical history, (ii) mental or physical condition, (iii) medical treatment or diagnosis by a health care professional, (iv) health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the individual, and (v) a user name or e-mail address in combination with a password or security question and answer that would permit access to the account. Important definitions: “Security Breach” means unauthorized access of data in electronic form containing personal information.</td>
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</tr>
<tr>
<td>Covered Entities / Third Party Recipients</td>
<td>Subject to statute: Any legal or commercial entity that acquires, maintains, stores or uses personal information. (Definition also includes government entities in some instances.) Third party recipients: In the event of a security breach of a system maintained by a third party agent, such third party agent must cooperate with and notify the covered entity as expeditiously as practicable but not later than ten (10) days following determination of the breach.</td>
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<tr>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Written or electronic notice must be provided to Florida residents whose personal information was, or is reasonably believed to have been, accessed as a result of a security breach as expeditiously as practicable but not later than thirty (30) days following the determination of the breach. The notification may be delayed upon the written request of law enforcement. Specific content requirements prescribed by statute for notice to individuals. Substitute notice is available by means described in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. Notice not required if the entity responsible for the data concludes after a reasonable investigation and consultation with federal, state and local law enforcement agencies that the breach has not and will not likely result in identity theft or any other financial harm to the individuals whose personal information has been accessed. Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Covered entities must take reasonable measures to dispose of records with personal information. A covered entity or third party contracted to maintain, store or process personal information on behalf of a covered entity must take reasonable measures to protect and secure data in electronic form containing personal information.</td>
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<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, secured or modified to remove elements that personally identify an individual or otherwise render the information unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of covered entity so long as personal information is not used for purposes unrelated to the business or subject to further unauthorized use. Entities notifying individuals in compliance with requirements of primary or functional federal regulator are deemed in compliance with Florida requirements provided notice is timely provided to Florida Department of Legal Affairs.</td>
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<td>Notification to Regulator / Waiver</td>
<td>Florida Department of Legal Affairs must be notified not later than thirty (30) days after determination of breach if more than 500 Florida residents are affected. Additional notification time may be obtained by request to the Florida Department of Legal Affairs within the 30 day period. Specific content requirements prescribed in statute for notification to Department of Legal Affairs. A determination of no likelihood of harm: Must be made in consultation with relevant federal, state or local law enforcement agencies. Such a determination must be documented in writing and maintained for at least 5 years. Covered entity must provide the written determination to the Florida Department of Legal Affairs within 30 days of determination.</td>
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<tr>
<td>Penalties</td>
<td>Violations are treated as an unfair or deceptive trade practice. For failure to provide notice of the security breach within 30 days: (i) $1,000 per day for first 30 days following violation, then (ii) up to $50,000 for each subsequent 30-day period up to 180 days, then (iii) an amount not to exceed $500,000 if violation continues. Penalties apply per breach, not per affected individual. Penalties do not apply to government entities.</td>
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<tr>
<td>Private Cause of Action / Enforcement</td>
<td>Private Cause of Action: No. Enforcement by Florida Department of Legal Affairs only.</td>
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</tr>
<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
</tr>
<tr>
<td>-------------------------</td>
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<td>Georgia</td>
<td>Information covered: Personal information of Georgia residents. Definition includes any data elements when not in connection with a victim's first or last name if data element would be sufficient to allow someone to perform or attempt to perform identity theft. Important definitions: “Security Breach” means an unauthorized acquisition of an individual’s electronic data that compromises the security, confidentiality or integrity of personal information. “Information Broker” means any person or entity who, for monetary fees or dues, engages in whole or in part in the business of collecting, assembling, evaluating, compiling, reporting, transmitting, transferring or communicating information concerning individuals for the primary purpose of furnishing personal information to nonaffiliated third parties.</td>
<td>Subject to statute: Any information broker that maintains computerized data that includes personal information. Third party recipients: Any person or business that maintains computerized data on behalf of covered entity that includes personal information that the person or business does not own must notify the covered entity who owns the information of any security breach within 24 hours following discovery of the breach. Written, telephonic or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). Substitute notice is available by means prescribed in the statute if costs to exceed $50,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information. Other obligations: Any information broker that must notify more than 10,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of covered entity so long as personal information not used or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the Georgia statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Georgia statute.</td>
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<td></td>
<td>A state agency that has been subject to a certain single breach or aggravated computer tampering to the security of its data shall submit a comprehensive report to the attorney general and the General Assembly, specifies the content of the report, requires the report to be made available to the public.</td>
<td>Private Cause of Action: No.</td>
</tr>
<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
</tr>
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<tr>
<td>Hawaii</td>
<td>Information covered: Personal information of Hawaii residents.</td>
<td>Subject to statute: Any business that owns or licenses personal information of residents, any business that conducts business in Hawaii that owns or licenses personal information in any form (whether computerized, paper, or otherwise), or any government agency that collects personal information for specific government purposes.</td>
<td>Written, telephonic or electronic notice must be provided to victims of a security breach without unreasonable delay, unless law enforcement determines that disclosure could impede a criminal investigation or jeopardize national security (in which case notification is delayed until authorized by law enforcement).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted and the confidential process or key is not also compromised.</td>
<td>Notice not required if the covered entity determines that it is not reasonably likely that illegal use of the personal information has or will occur or it is not reasonably likely that the security breach creates a risk of harm to a person.</td>
<td>Written, telephonic or electronic notice must be provided to victims of a security breach without unreasonable delay, unless law enforcement determines that disclosure could impede a criminal investigation or jeopardize national security (in which case notification is delayed until authorized by law enforcement).</td>
<td>Hawaii Office of Consumer Protection must be notified if a breach involves over 1000 residents.</td>
</tr>
</tbody>
</table>

Return to Index of States
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idaho</td>
<td>Click here to review text of statute.</td>
<td></td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay following a prompt investigation to determine if misuse of information about an Idaho resident has occurred or is reasonably likely to occur, unless a law enforcement agency determines that notification will impede a law enforcement investigation (in which case notification is delayed until authorized by law enforcement). Substitute notice is available by means prescribed in the statute if costs to exceed $25,000, affected class exceeds 50,000 persons, or covered entity does not have sufficient contact information. Notice only required if security breach materially compromises the security, confidentiality or integrity of personal information. Notice not required if, after a reasonable and prompt investigation, the covered entity determines that there is no reasonable likelihood that personal information has been or will be misused.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. Other exemptions: Exemption for good faith acquisition by an employee or agent of the covered entity so long as personal information not used or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the Idaho statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Idaho statute. Entities regulated by state or federal law that maintain and comply with procedures for addressing security breaches pursuant to those laws are exempt. A determination of no likelihood of harm: Does not require notification to Attorney General if covered entity is an individual or commercial entity.</td>
<td></td>
<td>Fine of not more than twenty-five thousand dollars ($25,000) per security breach for any covered entity that intentionally fails to give notice. Any governmental employee that intentionally discloses personal information not subject to disclosure otherwise allowed by law is guilty of a misdemeanor and, upon conviction thereof, could be punished by a fine of not more than $2,000, or by imprisonment in the county jail for a period of not more than one year, or both.</td>
<td>Private Cause of Action: No. Enforcement action brought by a covered entity’s primary regulator.</td>
</tr>
</tbody>
</table>

**Important definitions:**

- "Security Breach" means an illegal acquisition of unencrypted computerized data that materially compromises the security, confidentiality or integrity of personal information for one or more persons.
- "Primary Regulator" of a commercial entity or individual licensed or chartered by the United States is that commercial entity's or individual's primary federal regulator. The primary regulator of a commercial entity or individual licensed by the department of finance is the department of finance. The primary regulator of a commercial entity or individual licensed by the department of insurance is the department of insurance. For all other agencies and all other commercial entities or individuals, the primary regulator is the Attorney General.

**Subject to statute:**

An individual, state, or a commercial entity that conducts business in Idaho and owns or licenses computerized data that includes personal information about a resident of Idaho.

**Third party recipients:**

Any covered entity that maintains computerized data that includes personal information that the covered entity does not own or license must give notice to and cooperate with the owner or licensee of the information of any security breach concerning the personal information of an Idaho resident.

**Third party performers:**

- Subcontractors that conduct business in Idaho and own or license computerized data that includes personal information about an Idaho resident.
- Any other person or entity that is a third party recipient of personal information of Idaho residents.

**Information covered:**

Personal information of Idaho residents.
<table>
<thead>
<tr>
<th>State</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illinois</td>
<td>Personal information of Illinois residents. Refer to Important Definitions.</td>
<td>Any covered entity that contains personal information that the covered entity does not own or license must give notice to and cooperate with the owner or licensee of the personal information.</td>
<td><strong>Written or electronic notice must be provided</strong> to victims of a security breach within the most expedient time possible and without unreasonable delay. Notification may be delayed if a law enforcement agency determines notification will interfere with a criminal investigation and such agency provides the covered entity with a written request.</td>
<td><strong>Encryption Safe Harbor:</strong> Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is fully encrypted or redacted. Safe harbor will not be applicable if the keys to uncrypt or unredact or otherwise read the personal information have also been acquired without authorization.</td>
<td>Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity does not have sufficient contact information.</td>
<td>If user name(s) or email address in combination with password(s) or security question(s) and answer(s) constitute the extent of the security breach, notice may be provided in electronic form pursuant to the Illinois statute.</td>
<td><strong>A determination of no likelihood of harm:</strong> A violation of the statute constitutes an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act. <strong>A waiver</strong> of the statute is void and unenforceable.</td>
</tr>
<tr>
<td><strong>Important definitions:</strong></td>
<td>Security Breach” means an unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information.</td>
<td><strong>Medical information</strong> means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a healthcare professional, including such information provided to a website or mobile application.</td>
<td><strong>Third party recipients:</strong> Any covered entity that maintains computerized data that includes personal information that the covered entity does not own or license must give notice to and cooperate with the owner or licensee of the personal information.</td>
<td><strong>Exemption for good faith acquisition of personal information:</strong> Exemption for good faith acquisition of personal information by an employee or agent of covered entity for a legitimate purpose of the covered entity so long as personal information is not used for a purpose unrelated to covered entity’s business and is not subject to further unauthorized disclosure.</td>
<td><strong>Encryption Safe Harbor:</strong> Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is fully encrypted or redacted. Safe harbor will not be applicable if the keys to uncrypt or unredact or otherwise read the personal information have also been acquired without authorization.</td>
<td><strong>Other obligations:</strong></td>
<td><strong>A determination of no likelihood of harm:</strong> A violation of the statute constitutes an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act. <strong>A waiver</strong> of the statute is void and unenforceable.</td>
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</tbody>
</table>

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Current as of April 1, 2019 – FOR INFORMATIONAL PURPOSES ONLY
<p>| State / Link to Statute | Information Covered / Important Definitions | Covered Entities / Third Party Recipients | Notice Procedures &amp; Timing / Other Obligations | Encryption Safe Harbor / Other Exemptions | Notification to Regulator / Waiver | Penalties | Private Cause of Action / Enforcement |
|------------------------|-------------------------------------------|------------------------------------------|--------------------------------------------|----------------------------------------|--------------------------------|
| Indiana                | Information covered: Personal information of Indiana residents. Definition includes an unencrypted or unredacted Social Security Number standing alone. Important definitions: &quot;Security Breach&quot; means an unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information. Definition includes the unauthorized acquisition of computerized data that has been transferred to another medium, including paper, microfilm or a similar media, even if the transferred data are no longer in a computerized format. Unauthorized acquisition of an encrypted portable electronic device on which personal information is stored is not a security breach if the encryption key has not been compromised. &quot;Encrypted&quot; means data that have been transformed through the use of an algorithmic process into a form in which there is a low probability of assigning meaning without use of a confidential process or key, or data which are secured by another method that renders data unreadable or unusable. &quot;Redacted&quot; means data have been altered or truncated so that no more than last four digits are accessible (or last five digits for social security numbers). | Subject to statute: Any person or legal entity using computerized personal information of an Indiana resident for commercial purposes. Third party recipients: Any covered entity that maintains computerized data that includes personal information but does not own or license the data must notify the owner or licensee of a security breach. | Written, electronic, telephonic or facsimile notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency or the Attorney General determines that notice will impede a civil criminal investigation or jeopardize national security. Notification must occur as soon as possible after delay is no longer necessary or authorized by Attorney General or law enforcement agency. Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity does not have sufficient contact information. Notice only required if the covered entity knows, should know, or has known that the unauthorized acquisition constituting the breach has resulted in or could result in identity deception, identity theft or fraud affecting the Indiana resident. | Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Safe harbor not available if encryption key has been compromised. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of covered entity so long as personal information not used or subject to further unauthorized disclosure. Covered entity is exempt if it maintains and complies with its own data security procedures as part of an information privacy and security policy or compliance plan under USA Patriot Act, Executive Order 13224, Driver’s Privacy Protection Act (18 U.S.C. 2721), Fair Credit Reporting Act (15 U.S.C. 1581), Financial Modernization Act of 1999 (15 U.S.C. 6801), or HIPAA, provided the procedures are reasonable. | Attorney General must be notified of any security breach using a designated form. Click here for form. A determination of no likelihood of harm: Does not require notification to Attorney General. Attorney General may bring an action to enjoin future violations of the statute, a civil penalty of no more than $150,000 per deceptive act, and the Attorney General’s reasonable costs. For violations of the record retention rules: The Attorney General may bring an action to enjoin future violations of the statute, a civil penalty of no more than $5,000 per deceptive act, and the Attorney General’s reasonable costs. | Violations are actionable deceptive acts. Enforcement by Attorney General only. |</p>
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa</td>
<td>Information covered: Personal information of Iowa residents. Definition includes (i) unique electronic identifier or routing code in combination with any required security code, access code or password permitting access to an individual’s account, and (ii) unique biometric data, such as a fingerprint, retina or iris image, or other unique physical or digital representation of biometric data. Important definitions: “Security Breach” means unauthorized acquisition of personal information maintained in computerized form that compromises the security, confidentiality or integrity of the personal information. Definition includes information maintained in any medium, including on paper, that was transferred by the person to that medium from computerized form. “Encryption” means the use of an algorithmic process to transform data into a form in which the data is rendered unreadable or unusable without the use of a confidential process or key. “Redacted” means altered or truncated so that no more than five digits of a social security number or the last four digits of other sensitive numbers are accessible.</td>
<td>Subject to statute: Any person or legal business entity that owns or licenses computerized data that includes a consumer’s personal information that is used in the course of business, vocation, occupation or volunteer activities.</td>
<td>Written or electronic notice must be given to any consumer whose personal information was included in the information that was breached in the most expeditious manner possible and without unreasonable delay, unless a law enforcement agency determines that notification will impede a criminal investigation and the agency has made a written request that the notification be delayed (in which case notification is delayed until authorized by law enforcement). Specific requirements for the content of the notice are detailed in the statute. Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 300,000 persons, or covered entity does not have sufficient contact information. Notice not required if the covered entity determines, after appropriate investigation or after consultation with relevant federal, state, or local law enforcement agencies, that no reasonable likelihood of financial harm to the consumers whose personal information has been acquired has resulted or will result from the breach. Such a determination must be documented in writing and the documentation must be maintained for five years.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was breached was encrypted, redacted or otherwise altered by any method or technology in such a manner that the name or data elements are unreadable and the keys to unencrypt, unredact or otherwise read the data elements have not been compromised. Other exemptions: Exemption for good faith acquisition of personal information by an employee of a covered entity for purposes of the covered entity so long as personal information is not used in violation of applicable law or in a manner that harms or poses a threat to the affected resident. Iowa statute does not apply if the keys to unencrypt, unredact or otherwise read the data elements are unreadable and the keys to unencrypt, unredact or otherwise read the data elements have not been compromised.</td>
<td>Director of Consumer Protection Division of Attorney General must be notified within five (5) business days if giving notice of a security breach to more than 500 residents. A determination of no likelihood of harm: Does not require notification to Attorney General for individuals or commercial entities.</td>
<td>Violation is an unlawful practice.</td>
<td>Private Cause of Action: No. Enforcement by Attorney General only.</td>
</tr>
</tbody>
</table>

**Return to Index of States**

[Click here](#) to review text of statute.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas</td>
<td>Information covered: Personal information of Kansas residents. Definition includes financial account number or credit card/debit card number, alone or in combination with any required security code, access code or password that would permit access to a consumer’s financial account. Important definitions: “Security Breach” means unauthorized access to and acquisition of unencrypted or unredacted computerized data that compromises the security, confidentiality or integrity of personal information and that causes, or the covered entity reasonably believes has caused or will cause, identity theft to any consumer. “Encrypted” means transformation of data through the use of algorithmic process into a form in which there is a low probability of assigning meaning without the use of a confidential process or key, or securing the information by another method that renders the data elements unreadable or unusable. “Redacted” means the alteration or truncation of data so that no more than five digits of a social security number, or the last four digits of a driver’s license number, state identification number or account number are accessible as part of the personal information.</td>
<td>Subject to statute: A person or legal entity that conducts business in Kansas that owns or licenses computerized data that includes personal information. Third party recipients: An individual or commercial entity that maintains or otherwise possesses personal information that the individual or commercial entity does not own must notify the owner or licensee of the information of any security breach following discovery of unauthorized access and acquisition of personal information. Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 5,000 persons, or covered entity does not have sufficient contact information. • Notification is not required if, after a reasonable and prompt investigation, the covered entity determines it is not reasonably likely that misuse of the personal information has or will occur. Other obligations: Any person that must notify more than 1,000 persons at one time of a security breach is also required promptly to notify consumer reporting agencies. A covered entity must take reasonable steps to destroy or arrange for destruction of customer’s records within its custody or control containing personal information by shredding, erasing or otherwise modifying personal information so it is no longer readable or decipherable.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Other exemptions: Kansas statute does not apply to an individual or commercial entity who complies with notification requirements imposed by its primary or functional federal regulator. Kansas statute does not apply to an individual or commercial entity that maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Kansas statute.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General. Other exemptions: Kansas statute does not apply to an individual or commercial entity that maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Kansas statute.</td>
<td>Attorney General empowered to bring actions in law or equity to address violations. The Kansas insurance commissioner has sole authority over insurance companies who violate the Kansas statute.</td>
<td>Private Cause of Action: No.</td>
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</tbody>
</table>
Kentucky

Information covered:
Personal information of Kentucky residents. [For NTPs (see below), definition also includes first name or first initial and last name, or personal mark, or unique biometric or genetic print or image, in combination with typical data elements or one or more of the following: (i) taxpayer ID number that incorporates a SSN, (ii) state ID card number or any other individual ID number issued by any agency, (iii) passport number or other ID number issued by the USG, (iv) or individually identifiable health information as defined in HIPAA (except education records covered by FERPA).]

Important definitions:
“Security Breach” means unauthorized acquisition of unencrypted and unredeacted computerized data that compromises the security, confidentiality, or integrity of personal information maintained by the covered entity as part of a database regarding multiple individuals that actually causes, or leads the covered entity to reasonably believe has caused or will cause, identity theft or fraud against a Kentucky resident.

“Nonaffiliated Third Party (NTP)” means any person that has a contract or agreement with (and receives personal information from) a government agency, subdivision, instrumentality or unit, including such institutions as a public school or public institute.

Subject to statute:
Any person or business entity that conducts business in Kentucky. Also covered are NTP’s per KRS §61.931.

Third party recipients:
A covered entity that maintains or otherwise possesses personal information that the individual or commercial entity does not own must notify the owner or licensee of the information of any security breach as soon as reasonably practicable following discovery of security breach.

Written or electronic notice must be provided to victims of a security breach in the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).

– Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity does not have sufficient contact information.

– Notice only required by a security breach that actually causes, or leads the information holder to reasonably believes has caused or will cause, identity theft or fraud.

Other obligations:
A covered entity that must notify more than 1,000 consumers at one time of a security breach is also required to promptly notify all consumer reporting agencies of the security breach. A business disposing of customer records must make it unreadable or indecipherable, otherwise modifying the personal information to make it unreadable or indecipherable.

Encryption Safe Harbor:
Statute not applicable if the personal data that was lost, stolen, or accessed by an unauthorized individual is encrypted.

Other exemptions:
Exemption for good faith acquisition by an employee or agent of the covered entity for the purposes of the covered entity, so long as personal information is not used or subject to further unauthorized disclosure.

Kentucky statute does not apply to an individual or commercial entity that maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Kentucky statute.

Private Cause of Action: No.
<table>
<thead>
<tr>
<th>State</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
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<td>Information covered: Personal information of Louisiana residents. Definition includes (i) passport number, (ii) biometric data, &quot;Biometric data&quot; means data generated by automatic measurements of an individual's biological characteristics, such as fingerprints, voice print, eye retina or iris, or other unique biological characteristic that is used by the owner or licensee to uniquely authenticate an individual's identity when the individual accesses a system or account. Important definitions: &quot;Security Breach&quot; means the compromise of the security, confidentiality or integrity of computerized data that results in, or there is a reasonable likelihood to result in, the unauthorized acquisition of and access to personal information maintained by an agency or person. Subject to statute: Any person or legal entity that owns or licenses computerized data that includes personal information. Third party recipients: Any covered entity that maintains computerized data that includes personal information that the covered entity does not own must notify the owner or licensee of the information following discovery of a security breach. Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay but not later than sixty (60) days from the discovery of the breach, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement and the person or agency shall provide the attorney general the reasons for the delay in writing within the sixty (60) day notification period). • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 100,000 persons, or covered entity does not have sufficient contact information. • Notice not required if the covered entity responsible for the data concludes after a reasonable investigation that there is no reasonable likelihood of harm to residents of Louisiana. The person or business shall retain a copy of the written determination and supporting documentation for five years from the date of discovery of the breach. Other Obligations: A covered entity must implement and maintain reasonable security procedures and practices appropriate to the nature of the information to protect the personal information from unauthorized access, destruction, use, modification, or disclosure and must take all reasonable steps to destroy or arrange for the destruction of the records within its custody or control containing personal information that is no longer to be retained by the person or business. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen, or accessed by an unauthorized individual is encrypted or redacted. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of the covered entity for the purposes of the covered entity, so long as personal information is not used or subject to further unauthorized disclosure. Covered entity deemed in compliance with the Louisiana statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Louisiana statute. Financial institutions subject to and in compliance with federal interagency guidelines are exempt. Consumer Protection Section of Attorney General must be notified of a security breach within ten (10) days of distribution of notice to affected Louisiana citizens. Notice must include details of breach and names of all Louisiana citizens affected by the breach. A determination of no likelihood of harm: Does not require notification to Attorney General.</td>
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<td>Encryption Safe Harbor / Other Exemptions</td>
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<td>Maine</td>
<td>Information covered: Personal information of Maine residents. Data elements alone are considered personal information if the data would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised. Definition does not include 3rd party claims databases maintained by property and casualty insurers. <strong>Important definitions:</strong> “Security Breach” means unauthorized acquisition, release or use of an individual’s computerized data that contains personal information that compromises the security, confidentiality or integrity of the personal information. “Encryption” means the disguising of data using generally accepted practices. “Information Broker” means a person who, for monetary fees or dues, engages in whole or in part in the business of collecting, assembling, evaluating, compiling, reporting, transmitting, transferring or communicating information concerning individuals for the primary purpose of furnishing personal information to nonaffiliated 3rd parties.</td>
<td>Subject to statute: Any information broker, individual, legal entity and private colleges and universities that maintain computerized data that includes personal information. <strong>Third party recipients:</strong> Any third party entity that maintains, on behalf of a covered entity, computerized data that includes personal information that the third party does not own must notify the owner following discovery of a security breach.</td>
<td>Written or electronic notice must be provided to victims of a security breach as expeditiously as possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification may be delayed for no longer than seven (7) business days after a law enforcement agency authorizes the notification). <strong>Substitute notice is available by means prescribed in the statute if costs to exceed $5,000, affected class exceeds 1,000 persons, or covered entity does not have sufficient contact information.</strong></td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. <strong>Other exemptions:</strong> Exemption for good faith acquisition, release or use of personal information by employee or agent acting on behalf of covered entity so long as personal information is not used for or subject to further unauthorized disclosure. Covered entity deemed in compliance with the Maine statute if it complies with other federal or state security breach notification requirements at least as protective as Maine statute.</td>
<td><strong>Penalties:</strong> Fines of not more than $500 per violation, up to a maximum of $2500 per each day covered entity is in violation of statute. Equitable relief and injunction from future violations are also available.</td>
<td><strong>Private Cause of Action: No.</strong> The statute is enforced by the Department of Professional and Financial Regulation as to licensed data brokers and by the Attorney General as to all others.</td>
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**State / Link to Statute:** Maine

**Information Covered / Important Definitions:**

- Personal information of Maine residents.
- Data elements alone are considered personal information if the data would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised.

**Definition does not include 3rd party claims databases maintained by property and casualty insurers.**

**Important definitions:**

- “Security Breach” means unauthorized acquisition, release or use of an individual’s computerized data that contains personal information that compromises the security, confidentiality or integrity of the personal information.
- “Encryption” means the disguising of data using generally accepted practices.
- “Information Broker” means a person who, for monetary fees or dues, engages in whole or in part in the business of collecting, assembling, evaluating, compiling, reporting, transmitting, transferring or communicating information concerning individuals for the primary purpose of furnishing personal information to nonaffiliated 3rd parties.

**Covered Entities / Third Party Recipients:**

- Subject to statute: Any information broker, individual, legal entity and private colleges and universities that maintain computerized data that includes personal information.
- **Third party recipients:** Any third party entity that maintains, on behalf of a covered entity, computerized data that includes personal information that the third party does not own must notify the owner following discovery of a security breach.

**Notice Procedures & Timing / Other Obligations:**

- Written or electronic notice must be provided to victims of a security breach as expeditiously as possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification may be delayed for no longer than seven (7) business days after a law enforcement agency authorizes the notification).
- **Substitute notice is available by means prescribed in the statute if costs to exceed $5,000, affected class exceeds 1,000 persons, or covered entity does not have sufficient contact information.**

**Encryption Safe Harbor / Other Exemptions:**

- Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted.
- **Other exemptions:** Exemption for good faith acquisition, release or use of personal information by employee or agent acting on behalf of covered entity so long as personal information is not used for or subject to further unauthorized disclosure. Covered entity deemed in compliance with the Maine statute if it complies with other federal or state security breach notification requirements at least as protective as Maine statute.

**Notification to Regulator / Waiver:**

- **Penalties:** Fines of not more than $500 per violation, up to a maximum of $2500 per each day covered entity is in violation of statute. Equitable relief and injunction from future violations are also available.

**Private Cause of Action / Enforcement:**

- **Private Cause of Action: No.** The statute is enforced by the Department of Professional and Financial Regulation as to licensed data brokers and by the Attorney General as to all others.
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<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
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<td>Maryland</td>
<td>Click here to review text of statute (see Md. Code Com. Law, Title 14, §§ 14-3501 et seq.) [For specific rules applicable to state and government agencies – see also Md. State Govt. Code, Title 10, §§ 10-1301 et seq.]</td>
<td>Subject to statute: Any business that owns or licenses personal information of an individual residing in Maryland.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach as soon as reasonably practicable after the business discovers or is notified of the breach of the security of a system, unless a law enforcement agency determines that the notification will impede a criminal investigation or jeopardize homeland or national security (in which case notification is delayed until authorized by law enforcement agency).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.</td>
<td>Maryland General must be notified of a security breach prior to giving required notification to affected individuals.</td>
<td>Violations constitute an unfair or deceptive trade practice under Title 13 of the Maryland Code.</td>
<td>Appropriate penalties and damages may be assessed in an enforcement action brought by the Attorney General. Consumers may bring actions under Title 13 of the Maryland Code, or unfair and deceptive trade practices under Title 13 of the Maryland Code.</td>
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Information covered: Personal information of Maryland residents

**Definition includes:**
- Individual Taxpayer Identification Number
- Passport Number and other ID numbers issued by federal govt
- State ID card numbers
- Health information (any information created by an entity covered by HIPAA regarding an individual’s medical history, condition, treatment or diagnosis)
- A health insurance policy, certificate, number or health insurance subscribe number in combination with a unique ID that permits access to the information
- Biometric data
- User name or email address in combination with a password or security Q&A

**Important definitions:**

“Security Breach” means unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information.

“Encrypted” means the transformation of data into a form in which there is a low probability of assigning meaning without use of a confidential process or key.

“Third party recipients: A business that maintains computerized data that includes personal information that the business does not own or license must notify the owner or licensee of the information of any security breach if it is likely that the breach has resulted or will result in misuse of personal information of a Maryland resident.

Other obligations:

Any business that must notify more than 1,000 consumers at one time of a security breach is also required to notify consumer reporting agencies of the security breach without unreasonable delay. Businesses must implement and maintain reasonable security procedures and practices appropriate to the nature of the personal information owned or licensed and the nature and size of its business.

Businesses must take reasonable steps to protect personal information when destroying customer records.

Penalties:

Appropriate penalties and damages may be assessed in an enforcement action brought by the Attorney General. Consumers may bring actions under Title 13 of the Maryland Code, or unfair and deceptive trade practices under Title 13 of the Maryland Code.
**Massachusetts**

<table>
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<th>Notice Procedures &amp; Timing / Other Obligations</th>
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<tr>
<td>Subject to statute: A person that owns or licenses data that includes personal information about a Massachusetts resident.</td>
<td>Written or electronic notice must be provided to victims of a security breach as soon as practicable and without unreasonable delay after the covered entity discovers or is notified of a security breach, unless a law enforcement agency determines that the notification will impede a criminal investigation and has notified the Attorney General in writing of such determination (in which case notification is delayed until authorized by law enforcement agency).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted and the process or key that is capable of unlocking the data has not been compromised.</td>
<td>Attorney General and Office of Consumer Affairs and Business Regulation (&quot;OCABR&quot;) must be separately notified of a security breach as soon as practicable after becoming aware of security breach. Notice to the OCABR must be submitted through an online portal – click here. Notice to AG may either be by letter or through an online portal – click here. Notice to regulators may be required even in cases where security breach involves encrypted data. Covered entity must be able to determine that the key or confidential process has not been compromised. The covered entity must also provide notice to any consumer reporting agencies and state agencies identified by the OCABR.</td>
<td>Attorney General may bring an action under Chapter 93A, the Commonwealth’s consumer protection statute. Chapter 93A permits the imposition of significant fines, injunctive relief and attorneys’ fees. A civil penalty of $5,000 may be awarded for each violation (see 93A §4). Businesses can be subject to a fine of up to $50,000 for each instance of improper disposal of data (see 93I §2).</td>
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###Important definitions:

- **"Security Breach"** means unauthorized acquisition or unauthorized use of unencrypted data, or of encrypted electronic data and the confidential process or key that is capable of compromising the security, confidentiality or integrity of personal information, maintained by a person or agency that creates a substantial risk of identity theft or fraud against a Massachusetts resident.

- **"Data"** means any material upon which written, drawn, spoken, visual or electromagnetic information or images are recorded or preserved, regardless of physical form or characteristics.

- **"Encrypted"** means the transformation of data through the use of a 128-bit or higher algorithmic process into a form in which there is a low probability of assigning meaning without use of a confidential process or key.

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**Note:**

The OCABR has launched a web-based public archive of data breaches affecting Massachusetts residents: click here.

(as of 4/11/19) Upon receipt of notice, the director of the OCABR shall report the incident.
<table>
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| Massachusetts, cont’d   |                                            |                                           | number, financial account number, credit or debit card number or other data; • whether the person or agency maintains a written information security program; and • any steps the person or agency has taken or plans to take relating to the incident, including updating the written information security program. • certification that credit monitoring services comply with the law’s requirements for providing credit monitoring to individuals if social security numbers are affected. | Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity does not have sufficient contact information. Notice only required after a security breach that causes substantial risk of identity theft or fraud or after a covered entity has reason to know that the personal information of a Massachusetts resident was acquired by an unauthorized person or used for an unauthorized purpose. Other obligations: Paper records containing personal information must be redacted, burned, pulverized or shredded. Electronic data containing personal information must be destroyed or erased. (as of 4/1/19) Credit monitoring: If SSNs are compromised, the breached entity must contract with a third party to provide affected individuals with no less than 18 months of credit monitoring services (42 months if the affected entity is a consumer reporting agency) | A determination of no likelihood of harm: Does not require notification to Attorney General. | publicly on its website and make available electronic copies of the sample notice sent to consumers on its website.
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<td>Massachusetts, cont’d</td>
<td>Information covered: Personal information of Massachusetts residents. Definition includes financial account number or credit/debit card number with or without any required security or access code or password that would permit access to a resident’s financial account.</td>
<td>Subject to statute: Every person or legal entity that owns, licenses, stores or maintains personal information about a Massachusetts resident.</td>
<td>The regulations require the development, implementation and maintenance of a comprehensive information security program consistent with industry standards and state or federal regulations applicable to the covered entity with respect to owning or licensing personal information. See 201 CMR 17.00 for a detailed description of content requirements and technology requirements for the comprehensive information security program. The sufficiency of a comprehensive information security program will be evaluated by taking into account (i) the size, scope and type of business of the person obligated to safeguard the personal information under such comprehensive information security program, (ii) the amount of resources available to such person, (iii) the amount of stored data, and (iv) the need for security and confidentiality of both consumer and employee information. Other obligations: Requires entities to collect and store the minimum amount of personal information necessary to accomplish the legitimate purpose for which it was collected, and requires entities to restrict access to the personal information to the smallest possible number of users.</td>
<td>Encryption Requirements: The regulations require the encryption of all transmitted records and files containing personal information, including those in wireless environments, which will travel across public networks. For files containing personal information on a system that is connected to the Internet, there must be firewall protection with up-to-date patches, including operating system security patches. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the lawful purposes of the covered entity so long as personal information is not used in an unauthorized manner or subject to further unauthorized disclosure.</td>
<td>Please see above for a summary of applicable penalty provisions of Mass. Gen. Laws. c. 93A, c. 93H and c. 93I.</td>
<td>Please see above. Consumers may seek damages under Mass. Gen. Laws. c. 93A.</td>
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201 CMR 17.00 establishes minimum standards for safeguarding personal information in both paper and electronic form.
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<td>Michigan</td>
<td>Personal information of Michigan residents.</td>
<td>Any person or legal entity that owns or licenses personal information that is included in a database.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay. Notification may be delayed if law enforcement agency determines that notification will impede a criminal or civil investigation or jeopardize homeland or national security. Notification must occur without unreasonable delay following authorization from the law enforcement agency.</td>
<td>A covered entity that is subject to and comply with HIPAA is exempt from Michigan statute.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General for individuals or commercial entities. A waiver of the statute is void and unenforceable.</td>
<td>Civil penalty for failure to provide notice of not more than $250 for each failure to provide notice, capped at $750,000 per security breach. Penalties do not affect availability of civil remedies under state or federal law.</td>
<td>Criminal penalties for notice of a security breach that has not occurred, where such notice is given with the intent to defraud. Misdemeanor – 93 days imprisonment or fine of $250 (or both) for each violation (penalties escalate with more violations).</td>
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</table>

**Information covered:**
- Personal information of Michigan residents.

**Important definitions:**
- "Security Breach" means unauthorized access and acquisition of data that compromises the security or confidentiality of personal information maintained by a covered entity as part of a database of personal information regarding multiple individuals.
- "Encrypted" means transformation of data through the use of an algorithmic process into a form in which there is a low probability of assigning meaning without use of a confidential process or key, or securing information by another method that renders the data elements unreadable or unusable.
- "Redact" means to alter or truncate data so that no more than four sequential digits of a driver license number, state personal identification card number, or account number, or no more than five sequential digits of a social security number, are accessible as part of personal information.

**Other obligations:**
- Any covered entity that must notify more than 1,000 residents at one time of a security breach is also required to notify consumer reporting agencies of the security breach without unreasonable delay (unless subject to GLBA).
### Minnesota

**Information covered:**
Personal information of Minnesota residents.

**Important definitions:**
“Security Breach” means an unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information. Definition does not include loss of a portable electronic device containing password protected personal information if the encryption key or process is not compromised.

**Subject to statute:**
Any person or business doing business in Minnesota that owns or licenses computerized data containing personal information.

**Third party recipients:**
A covered entity that maintains data that includes personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach immediately following discovery.

**Written or electronic notice must be provided** to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).

- **Substitute notice is available** by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information.

**Other obligations:**
Any business that must notify more than 500 persons at one time of a security breach is also required to notify consumer reporting agencies of the security breach within 48 hours.

**Penalties**
Enforcement under Minn. Stat. §8.31.

**Encryption Safe Harbor**
Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted and the encryption key, password or other means necessary for reading or using the data has not been acquired.

**Other exemptions:**
- Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of the covered entity so long as the personal information is not used or subject to further unauthorized disclosure.
- Financial institutions subject to GLBA are exempt.

**Covered entity deemed in compliance** with the Minnesota statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Minnesota statute.

**Enforcement by Attorney General only.**

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[Click here to review text of statute.](#)
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mississippi</td>
<td>Information covered: Personal Information of a Mississippi resident.</td>
<td>Third party recipients: A person that conducts business in Mississippi that maintains computerized data that includes personal information that the person does not own must notify the owner or licensee of the information of any security breach as soon as practicable following discovery if the personal information was, or is reasonably believed to have been, acquired by an unauthorized person for fraudulent purposes.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay following completion of an investigation, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or otherwise rendered unreadable or unusable.</td>
<td></td>
<td></td>
<td>Failure to comply is a violation of state’s unfair trade practice.</td>
</tr>
</tbody>
</table>

**Important definitions:**
- “Security Breach” means unauthorized acquisition of electronic files, media, databases or computerized data containing personal information of any Mississippi resident when access to the personal information has not been secured by encryption or by any other method of technology that renders the personal information unreadable or unusable.

- **Subject to statute:**
  - Any person who conducts business in Mississippi and who, in the ordinary course of the person’s business functions, owns, licenses or maintains personal information of any Mississippi resident.

- **Notice not required if,** after an appropriate investigation, the person reasonably determines that the breach will not likely result in harm to the affected individuals.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missouri</td>
<td>Information covered: Personal information of Missouri residents. Definition includes: (i) unique electronic identifier or routing code in combination with required security code, access code, or password, (ii) medical information, or (iii) health insurance information. Important definitions: “Security Breach” means unauthorized access to and unauthorized acquisition of personal information maintained in computerized form that compromises the security, confidentiality or integrity of the personal information. “Health Insurance Information” means an individual’s health insurance policy number or subscriber number or any unique identifier used by a health insurer to identify the individual. “Medical Information” means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional. “Encryption” means the use of an algorithmic process to transform data into a form in which the data is rendered unreadable or unusable without the use of a confidential process or key. “Redacted” means altered or truncated such that no more than five digits of a Social Security Number or the last four digits of a driver’s license number, state ID or account number is accessible.</td>
<td>Subject to statute: Any person or legal or commercial entity that conducts business in Missouri and that owns or licenses personal information of Missouri residents in any form. Third party recipients: Any person that maintains or possesses records or data containing personal information of Missouri residents that the person does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach consistent with the legitimate needs of law enforcement.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected residents is required to contain specific content described in the statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 150,000 persons, or covered entity has insufficient contact information. Substitute notice may also be used for consumers who the covered entity knows to be affected but is not able to identify. • Notice not required if, after an appropriate investigation by the covered entity or after consultation with the relevant federal, state or local agencies responsible for law enforcement, the covered entity determines that a risk of identity theft or other fraud to any consumer is not reasonably likely to occur as a result of the breach. Such a determination must be documented in writing and retained for five years.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise rendered unreadable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for a legitimate purpose so long as personal information is not used in violation of applicable law or in a manner that harms or poses an actual threat to the security, confidentiality or integrity of the personal information. Covered entity deemed in compliance with the Missouri statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with Missouri’s timing requirements. Any business that complies with the notification procedures imposed by its primary or functional federal or state regulator is deemed in compliance with the Missouri statute.</td>
<td>Attorney General must be notified if a single breach results in notification to more than 1,000 Missouri residents. The notice must describe timing, distribution and content of notice to residents. A determination of no likelihood of harm: Does not require notification to attorney general.</td>
<td>No. Enforcement by Attorney General only.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to statute: Any person or legal or commercial entity that conducts business in Missouri and that owns or licenses personal information of Missouri residents in any form. Third party recipients: Any person that maintains or possesses records or data containing personal information of Missouri residents that the person does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach consistent with the legitimate needs of law enforcement.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected residents is required to contain specific content described in the statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 150,000 persons, or covered entity has insufficient contact information. Substitute notice may also be used for consumers who the covered entity knows to be affected but is not able to identify. • Notice not required if, after an appropriate investigation by the covered entity or after consultation with the relevant federal, state or local agencies responsible for law enforcement, the covered entity determines that a risk of identity theft or other fraud to any consumer is not reasonably likely to occur as a result of the breach. Such a determination must be documented in writing and retained for five years.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected residents is required to contain specific content described in the statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 150,000 persons, or covered entity has insufficient contact information. Substitute notice may also be used for consumers who the covered entity knows to be affected but is not able to identify. • Notice not required if, after an appropriate investigation by the covered entity or after consultation with the relevant federal, state or local agencies responsible for law enforcement, the covered entity determines that a risk of identity theft or other fraud to any consumer is not reasonably likely to occur as a result of the breach. Such a determination must be documented in writing and retained for five years.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise rendered unreadable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for a legitimate purpose so long as personal information is not used in violation of applicable law or in a manner that harms or poses an actual threat to the security, confidentiality or integrity of the personal information. Covered entity deemed in compliance with the Missouri statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with Missouri’s timing requirements. Any business that complies with the notification procedures imposed by its primary or functional federal or state regulator is deemed in compliance with the Missouri statute.</td>
<td>Attorney General must be notified if a single breach results in notification to more than 1,000 Missouri residents. The notice must describe timing, distribution and content of notice to residents. A determination of no likelihood of harm: Does not require notification to attorney general.</td>
<td>No. Enforcement by Attorney General only.</td>
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<tr>
<td></td>
<td>Subject to statute: Any person or legal or commercial entity that conducts business in Missouri and that owns or licenses personal information of Missouri residents in any form. Third party recipients: Any person that maintains or possesses records or data containing personal information of Missouri residents that the person does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach consistent with the legitimate needs of law enforcement.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected residents is required to contain specific content described in the statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 150,000 persons, or covered entity has insufficient contact information. Substitute notice may also be used for consumers who the covered entity knows to be affected but is not able to identify. • Notice not required if, after an appropriate investigation by the covered entity or after consultation with the relevant federal, state or local agencies responsible for law enforcement, the covered entity determines that a risk of identity theft or other fraud to any consumer is not reasonably likely to occur as a result of the breach. Such a determination must be documented in writing and retained for five years.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected residents is required to contain specific content described in the statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 150,000 persons, or covered entity has insufficient contact information. Substitute notice may also be used for consumers who the covered entity knows to be affected but is not able to identify. • Notice not required if, after an appropriate investigation by the covered entity or after consultation with the relevant federal, state or local agencies responsible for law enforcement, the covered entity determines that a risk of identity theft or other fraud to any consumer is not reasonably likely to occur as a result of the breach. Such a determination must be documented in writing and retained for five years.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise rendered unreadable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for a legitimate purpose so long as personal information is not used in violation of applicable law or in a manner that harms or poses an actual threat to the security, confidentiality or integrity of the personal information. Covered entity deemed in compliance with the Missouri statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with Missouri’s timing requirements. Any business that complies with the notification procedures imposed by its primary or functional federal or state regulator is deemed in compliance with the Missouri statute.</td>
<td>Attorney General must be notified if a single breach results in notification to more than 1,000 Missouri residents. The notice must describe timing, distribution and content of notice to residents. A determination of no likelihood of harm: Does not require notification to attorney general.</td>
<td>No. Enforcement by Attorney General only.</td>
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</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th><strong>State</strong> / Link to Statute</th>
<th><strong>Information Covered / Important Definitions</strong></th>
<th><strong>Covered Entities / Third Party Recipients</strong></th>
<th><strong>Notice Procedures &amp; Timing / Other Obligations</strong></th>
<th><strong>Encryption Safe Harbor / Other Exemptions</strong></th>
<th><strong>Notification to Regulator / Waiver</strong></th>
<th><strong>Penalties</strong></th>
<th><strong>Private Cause of Action / Enforcement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Montana</td>
<td><strong>Information covered:</strong> Personal information of Montana residents. Definition includes medical record information, taxpayer identification number, or an identity protection personal identification number issued by the United States internal revenue service. <strong>Important definitions:</strong> “Security Breach” means unauthorized acquisition of computerized data that materially compromises the security, confidentiality or integrity of personal information and causes or is reasonably believed to cause loss or injury to a person. “Medical Record Information” means personal information that: (a) relates to an individual’s physical or mental condition, medical history, medical claims history, or medical treatment; and (b) is obtained from a medical professional or medical care institution, from the individual, or from the individual’s spouse, parent or legal guardian. “Redaction” means the alteration of personal information contained within data to make all or a significant part of the data unreadable. The term includes truncation, which means that no more than the last four digits of an identification number are accessible as part of the data. <strong>Return to Index of States</strong></td>
<td><strong>Subject to statute:</strong> Any person or business that conducts business in Montana and owns or licenses computerized data that includes personal information. (Insurance-support organizations are also covered by Mont. Code §33-19-321.) <strong>Third party recipients:</strong> Any person or business that maintains computerized data containing personal information of Montana residents that the person or business does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach. <strong>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).</strong> • Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. • Notice not required if covered entity determines that security breach has not materially compromised the security, confidentiality or integrity of personal information and has not caused or is not reasonably likely to cause loss or injury to a person. <strong>Other Obligations:</strong> If the notice provided suggests or implies that a consumer can obtain a copy of their file from a credit reporting agency, the business must coordinate with the credit reporting agency regarding the timing, content and distribution of notice to the Montana consumer so long as the coordination does not unreasonable delay the notice to the affected individuals. <strong>Encryption Safe Harbor:</strong> Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. <strong>Other exemptions:</strong> Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of that covered entity so long as personal information is not used or subject to further unauthorized disclosure. Covered entity deemed in compliance with the Montana statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Montana statute. <strong>Consumer Protection Office of Attorney General must be notified at the same time as notice is provided to affected individuals.</strong> Notice will consist of an electronic copy of the notification to individuals and a statement providing the date and distribution method of the required notification. If notice will be provided to more than one individual, a single copy of the notification must be submitted indicating the number of individuals in the state who received notification. <strong>A determination of no likelihood of harm:</strong> Does not require notification to Attorney General.</td>
<td><strong>Penalties for a violation of the statute are provided in Mont. Code §30-14-142.</strong> Temporary and permanent injunctions available.</td>
<td><strong>Private Cause of Action: No.</strong></td>
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<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
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<td>Encryption Safe Harbor / Other Exemptions</td>
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<tr>
<td>Nebraska</td>
<td>Information covered: Personal information of Nebraska residents. Definition includes (i) unique electronic identification number or routing code in combination with any required security code, access code or password, (ii) unique biometric data, such as fingerprint, voice print, or retina or iris image, or other unique physical representation, and (iii) a user name or email address in combination with a password or security question and answer that permits access to an online account. Important definitions: “Security Breach” means an unauthorized acquisition of unencrypted computerized data that compromises the security, confidentiality, or integrity of personal information. “Redact” means altering or truncating data in a way that only the last four digits of a social security number, driver’s license number, state identification card or account number are accessible. “Encrypted” means converted by use of an algorithmic process to transform data into a form in which the data is rendered unreadable or unusable without use of a confidential process or key. Data is not considered encrypted if the confidential process or key was or is reasonably believed to have been acquired as a result of the security breach.</td>
<td>Subject to statute: Individual or commercial entity that conducts business in Nebraska and that owns or licenses computerized data which includes personal information about a Nebraska resident. Third party recipients: Any individual or commercial entity that maintains computerized data containing personal information that the individual or commercial entity does not own must notify the owner or licensee of the information of any security breach when it becomes aware of such breach if use of personal information for an unauthorized purpose occurred or is reasonably likely to occur. Written, electronic or telephonic notice must be provided to victims of a security breach as soon as possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). Substitute notice is available by means prescribed in the statute if costs to exceed $75,000, affected class exceeds 100,000 persons, covered entity has insufficient contact information, or if the covered entity has ten employees or fewer and demonstrates that the cost of providing notice will exceed $10,000. Notice not required if: (i) there is no reasonable likelihood of harm; (ii) the event of a security breach is not a security breach; (iii) a user name or email address in combination with a password or security question and answer that permits access to an online account; or (iv) a user name or email address in combination with any required security code, access code or password which cannot be reasonably considered encrypted if the confidential elements are unreadable.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data (name or data elements) that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise altered such that the name or data elements are unreadable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of the covered entity so long as personal information is not used or subject to further unauthorized disclosure. Acquisition of personal information pursuant to search warrant, subpoena or court order is not a security breach. Covered entity that maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Nebraska statute is deemed in compliance.</td>
<td>Attorney General must be notified not later than time when notice is provided to affected residents. A determination of no likelihood of harm: Does not require notification to Attorney General. A waiver of the statute is void and unenforceable. Other exemptions, cont’d: Any covered entity that complies with the procedures imposed by its primary or functional federal or state regulator is deemed in compliance with the Nebraska statute if it notifies affected residents and the Attorney General in accordance with the maintained procedures in the event of a security breach.</td>
<td>Direct economic damages for each affected Nebraska resident injured by a violation. Private Cause of Action: No. Enforcement by Attorney General only.</td>
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<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
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<tr>
<td>Nevada</td>
<td>Information covered: Personal information of Nevada residents when the name and the data elements are not encrypted. Definition includes (i) medical identification number, (ii) health insurance identification number, and (iii) a user name, unique identifier or electronic mail address in combination with a password, access code or security question and answer that would permit access to an online account. Important definitions: “Security Breach” means unauthorized acquisition of computerized data that materially compromises the security, confidentiality or integrity of personal information. Subject to statute: Any institution of higher education, corporation, financial institution or retail operator or any other type of business entity or association that handles, collects, disseminates or otherwise deals with nonpublic personal information. Third party recipients: Any covered entity that maintains computerized data containing personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach. Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. • Notice only required if security breach materially compromises the security, confidentiality or integrity of personal information. Other obligations: Any covered entity that must notify more than 1,000 residents at one time of a security breach is also required to notify consumer reporting agencies of the security breach without unreasonable delay. A business maintaining records which contain personal information concerning customers must take reasonable measures to protect records from unauthorized access and, when they are no longer needed, ensure the destruction of those records in accordance with the statute. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of the covered entity for a legitimate purpose of the covered entity so long as the personal information is not used for a purpose unrelated to the covered entity or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the Nevada statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Nevada statute. A covered entity must notify the Nevada statute if it complies with the privacy and security provisions of the GLBA. A determination of no likelihood of harm: Does not require notification to Attorney General. A waiver of the statute is void and unenforceable. Attorney General may bring an action against a covered entity to obtain a temporary or permanent injunction against violations. A covered entity that provides the notification required by the Nevada statute may commence an action for damages against a person that unlawfully obtained or benefited from personal information obtained from records maintained by the covered entity. Damages and restitution relief are available.</td>
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Return to Index of States
New Hampshire

**Information covered:**
Personal information of New Hampshire.

New Hampshire has specific statutes which could apply if an individual’s medical information is compromised.

**Important definitions:**
“Security Breach” means unauthorized acquisition of computerized data that compromises the security or confidentiality of personal information. “Encrypted” means the transformation of data through the use of an algorithmic process into a form for which there is a low probability of assigning meaning without use of a confidential process or key, or securing the information by another method that renders the data elements completely unreadable or unusable.

<table>
<thead>
<tr>
<th>Subject to statute:</th>
<th>Written, electronic or telephonic notice must be provided to victims of a security breach as soon as possible.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any person, business, legal entity or governmental entity that conducts business in New Hampshire and owns, maintains or licenses computerized data that includes personal information.</td>
<td>• Notice to affected residents is required to contain specific content described in statute.</td>
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<tr>
<td></td>
<td>• Substitute notice is available by means prescribed in the statute if costs to exceed $5,000, affected class exceeds 1,000 persons, or covered entity has insufficient contact information.</td>
</tr>
<tr>
<td></td>
<td>• Notification is not required if it is determined that misuse of the information has not occurred and is not reasonably likely to occur.</td>
</tr>
</tbody>
</table>

**Other obligations:**
Any covered entity that maintains computerized data containing personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach and provide cooperation as needed and required by statute.

<table>
<thead>
<tr>
<th>Encryption Safe Harbor:</th>
<th>Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Data acquired in combination with the required key, security code, access code or password is not considered encrypted.</td>
</tr>
</tbody>
</table>

**Other exemptions:**
Exemption for good faith acquisition of personal information by an employee or agent of a person for the purposes of the person’s business so long as personal information is not used or subject to further unauthorized disclosure.

<table>
<thead>
<tr>
<th>Any person engaged in trade or commerce subject to RSA 358-A:3.</th>
<th>I must notify the regulator which has primary regulatory over such trade or commerce.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any person engaged in trade or commerce subject to RSA 358-A:3.</td>
<td>All others notify must notify the Attorney General.</td>
</tr>
</tbody>
</table>

**Penalties:**
Civil penalties up to $10,000 per violation when actions brought by the Attorney General (injunctive and restitution relief also available).

**Private Cause of Action:**
Attorney General and affected residents can enforce.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Jersey</td>
<td><a href="#">Click here</a> to review text of statute (see N.J. Stat., Title 56, §56:8-161 et seq.)</td>
<td>Information covered: Personal information of New Jersey residents. Data disassociated from a first name or first initial and last name is personal information if the means to link the disassociated data were accessed and compromised. Important definitions: “Security Breach” means unauthorized access to electronic files, media or data containing personal information that compromises the security, confidentiality or integrity of personal information when access to the personal information has not been secured by encryption or by any other method of technology that renders the personal information unreadable or unusable.</td>
<td>Subject to statute: Any business that conducts business in New Jersey, or any public entity that compiles or maintains computerized records that include personal information. Third party recipients: Any covered entity that maintains computerized records containing personal information on behalf of another business or public entity must notify such other business or public entity of any security breach. Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement). Substitute notice by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. Notice not required if the covered entity establishes that misuse of the information is not reasonably possible. Such determinations must be documented in writing and retained for five (5) years. Other obligations: Any covered entity that must notify more than 1,000 consumers at one time of a security breach is also required to notify consumer reporting agencies of the security breach without unreasonable delay. Any business or public entity must destroy or arrange for destruction any customer records within its custody or control containing personal information which it no longer needs by shredding, erasing or otherwise modifying the personal information so that it is unreadable, indecipherable or nonreconstructable through generally available means. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or secured by any other method or technology that renders the personal information unreadable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of covered entity for a legitimate business purpose so long as personal information is not used for a purpose unrelated to the business or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the New Jersey statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the New Jersey statute.</td>
<td>Division of State Police in the Department of Law and Public Safety must be notified prior to notification to customers. A determination of no likelihood of harm: Does not require notification to Attorney General.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------</td>
<td>------------------------------------------</td>
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<td>New Mexico</td>
<td><strong>Information covered:</strong> Personal information of New Mexico residents. Definition includes biometric data. <strong>Important definitions:</strong> “Biometric Data” means a record generated by automatic measurements of an identified individual’s fingerprints, voice print, iris or retina patterns, facial characteristics or hand geometry that is used to uniquely and durably authenticate an individual’s identity when the individual accesses a physical location, device, system or account. “Encrypted” means rendered unusable, unreadable or indecipherable to a unauthorized person through a security technology or methodology generally accepted in the field of information security. “Security Breach” means the unauthorized acquisition of unencrypted computerized data, or of encrypted computerized data and the confidential process or key used to decrypt the encrypted computerized data, that compromises the security, confidentiality or integrity of personal identifying information maintained by a person. “Service Provider” means any person that receives, stores, maintains, licenses, processes or otherwise is permitted access to personal identifying information through its provision of services directly to a person that is subject to regulation.</td>
<td><strong>Subject to statute:</strong> Any person that owns or licenses computerized data that includes personal information. <strong>Third party recipients:</strong> A third party covered entity that maintains computerized data containing personal information that the covered entity does not own or license must notify the owner or licensee of any security breach involving the personal information in the most expedient time possible but not later than forty-five (45) days following determination of the breach unless the third party covered entity concludes, after an appropriate investigation, that the security breach does not give rise to a significant risk of identity theft or fraud. <strong>Written or electronic notice must be provided:</strong> To New Mexico residents whose personal information is reasonably believed to have been subject to a security breach in the most expedient time possible but not later than forty-five (45) days following determination of the breach unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). Specific content requirements prescribed by statute for notice to individuals. Substitute notice is available by means described in the statute if costs to exceed $100,000, affected class exceeds 50,000 persons, or covered entity has insufficient contact information. Notice not required if the covered entity responsible for the data concludes after a reasonable investigation that the security breach does not give rise to a significant risk of identity theft or fraud. <strong>Other obligations:</strong> Any covered entity that must notify more than 1,000 New Mexico residents of a single security breach is also required to notify major consumer reporting agencies in the most expedient time possible but not later than forty-five (45) days following determination of the breach. A covered entity must ensure proper disposal of records containing personal information when they are no longer reasonably needed for business purposes by means of shredding, erasing or otherwise modifying the personal information contained in the records to make it unreadable or indecipherable. <strong>Encryption Safe Harbor:</strong> Statute not applicable if the personal information that was acquired by an unauthorized individual is encrypted. Safe harbor not available if the confidential process or key is compromised together with the encrypted data. <strong>Other exemptions:</strong> Exemption for good faith acquisition of personal information by an employee or agent of covered entity for a legitimate business purpose so long as personal information is not subject to further unauthorized disclosure. A covered entity is deemed in compliance with the New Mexico statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the New Mexico statute. A covered entity that is subject to GLBA or HIPAA is exempt from New Mexico’s statute. <strong>Notification to more than 1,000 New Mexico residents affected:</strong> Must notify more than 1,000 New Mexico residents affected and a copy of the notification letter. A determination of no likelihood of harm: Does not require notification to Attorney General. <strong>Other obligations, cont’d:</strong> A covered entity must implement and maintain reasonable security procedures and practices appropriate to the nature of the information to protect the personal information from unauthorized access, destruction, use, modification or disclosure. <strong>Exempt:</strong> A covered entity that discloses personal information of New Mexico residents to a service provider must have a contract in place with the service provider requiring reasonable security procedures and practices appropriate to the nature of the personal information and to protect it from unauthorized access, destruction, use, modification or disclosure. <strong>Penalties:</strong> Attorney General may bring action to seek injunctive relief and award of damages for actual costs or losses, including consequential financial losses. If a court determines that a covered entity violated the statute knowingly or recklessly, the court may impose a civil penalty of up to $25,000 or $10.00 per instance of failed notification up to a maximum of $150,000. <strong>Other obligations, cont’d:</strong> A covered entity that discloses personal information of New Mexico residents to a service provider must have a contract in place with the service provider requiring reasonable security procedures and practices appropriate to the nature of the personal information and to protect it from unauthorized access, destruction, use, modification or disclosure. <strong>Private Cause of Action:</strong> No.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------</td>
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<td>New York Click here to review text of statute (see N.Y. Gen. Bus. Law, Article 39-F, § 899-AA). [For specific rules applicable to state agencies see N.Y. State Technology Law, §208.] [For covered entities licensed in New York City see N.Y. City Admin. Code, Title 20, Chapter 1, §20-117 for additional notification requirements.] [For specific rules applicable to Financial Services Companies click here]</td>
<td>Information covered: Private information of New York residents. “Personal Information” includes any information concerning a natural person which, because of name, number, personal mark or other identifier can be used to identify such natural person. “Private Information” means personal information in combination with any of the data elements of typical personal information definition. Important definitions: Security Breach means unauthorized acquisition or acquisition without valid authorization of computerized data which compromises the security, confidentiality or integrity of personal information maintained by a business. Determination whether information has been acquired, or is reasonably believed to have been acquired, by an unauthorized person or a person without valid authorization can include factors such as: (a) indications that the information is in the physical possession and control of an unauthorized person, such as a lost or stolen computer or other device containing information, (b) indications that the information has been downloaded or copied, and (c) indications that the information was used by an unauthorized person, such as fraudulent accounts opened or instances of ID theft reported.</td>
<td>Subject to statute: Any person or business which conducts business in New York state and which owns or licenses computerized data which includes private information. Third party recipients: Any person or business that maintains computerized data which includes private information which such person or business does not own must notify the owner or licensee of any security breach involving private information immediately following discovery of the breach. Written, electronic or telephonic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected residents is required to contain specific content described in statute. • Electronic notice permitted only when the consumer to be notified has consented to such notice. A log of all consumers notified electronically must be kept. • Substitute notice is available by means prescribed in the statute if a business demonstrates to the state attorney general that costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. Other obligations: Any covered entity that must notify more than 5,000 New York residents at one time of a security breach is also required to notify consumer reporting agencies without delaying notice to affected New York residents. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. Safe harbor not available if the compromised data was encrypted with an encryption key that has also been acquired. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a business for the purposes of the business so long as any private information is not used or subject to unauthorized disclosure.</td>
<td>Attorney General and Department of State Police must be notified of a security breach without delaying notice to affected residents. The notification must describe timing, content and distribution of the notices to residents and the approximate number of affected persons.</td>
<td>Attorney General may bring action on behalf of victims of a security breach. Two year statute of limitation.</td>
<td>Injunctive relief available, as well as actual costs or losses incurred by affected residents, including consequential financial losses. For knowing or willful violations, civil penalties of the greater of $5,000 or up to $10,000 per instance of failed notification, provided that the latter amount may not exceed $150,000.</td>
<td>Private Cause of Action: No.</td>
<td></td>
</tr>
<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------</td>
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</tr>
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<td>North Carolina</td>
<td>Information covered: Personal information of North Carolina. Definition includes (i) employer taxpayer identification numbers, (ii) Personal Identification (PIN) Code, (iii) biometric data, (iv) fingerprints, and (v) any other numbers or information that can be used to access a person’s financial resources. Personal information does not include electronic identification numbers, electronic mail names or addresses, Internet account numbers, Internet identification names, parent’s legal surname prior to marriage, or a password unless this information would permit access to a person’s financial account or resources.</td>
<td>Subject to statute: Any business that owns or licenses personal information of residents of North Carolina or any business that conducts business in North Carolina that owns or licenses personal information in any form, whether computerized, paper or otherwise. Third party recipients: Any business that maintains or possesses records or data containing personal information of North Carolina residents that the business does not own or license must notify the owner or licensee of the information of any security breach immediately following discovery of the breach consistent with law enforcement needs.</td>
<td>Written, electronic or telephonic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency requests delay in writing due to its determination that notification would impede a criminal investigation or jeopardize national or homeland security (in which case notification is delayed until authorized by law enforcement agency). Electronic notice allowed only when the consumer to be notified has consented to receipt of electronic communications. Notice to affected residents is required to contain specific content described in statute. Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, covered entity has insufficient contact information, or covered entity is unable to identify particular affected persons. Notice not required if the business responsible for the data concludes that the security breach is not reasonably likely to cause or create a “material risk of harm” to consumers. Other obligations: Subject to statute: Any business that must notify more than 1,000 persons at one time of a security breach is also required to notify consumer reporting agencies without unreasonable delay.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Other exemptions: Exemption for good faith acquisition of personal information by employee or agent of a business for a legitimate purpose so long as personal information is not used for a purpose other than a lawful purpose of the business and is not subject to further unauthorized disclosure. Financial institutions subject to and in compliance with federal interagency guidelines, and credit unions subject to the Final Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice, are exempt.</td>
<td>Consumer Protection Division of Attorney General must be notified of a security breach by a designated online form. Notification details the nature of the breach, number of affected individuals, the circumstances surrounding the breach, the steps taken to prevent a similar breach in the future, and information about the timing, distribution and content of notice to affected residents. North Carolina Security Breach Reporting Form. A determination of no likelihood of harm: Does not require notification to Attorney General. A waiver of the statute is void and unenforceable.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Return to Index of States
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
</table>
| North Dakota           | Click here to review text of statute.        |                                          | Subject to statute: Any person that owns or licenses computerized data that includes personal information. | Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement).  
  • Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. | Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. Both the name information and associated data elements must be encrypted. | Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of the covered entity so long as personal information is not used or subject to further unauthorized disclosure.  
  A covered entity is deemed in compliance with the North Dakota statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the North Dakota statute.  
  A financial institution, trust company or credit union subject to and in compliance with interagency guidance for unauthorized access to customer information and customer notice is deemed in compliance with North Dakota statute. | Attorney General must be notified by mail or email if a single breach results in notice to more than 250 individuals.  
  Other exemptions, cont’d: A covered entity subject to HIPAA is deemed in compliance with North Dakota statute. | Remedies for violations are set forth in N.D. Cent. Code 51-15. | Private Cause of Action: No.  
  Enforcement by Attorney General only. |

Information covered: Personal information of North Dakota residents. Definition also includes (i) date of birth, (ii) mother’s maiden name, (iii) employee identification number in combination with any required access code or password, (iv) electronic or digitized signature, (v) health insurance information, and (vi) medical information.

Important definitions:  
  • “Security Breach” means unauthorized acquisition of computerized data when access to personal information has not been secured by encryption or by any other method or technology that renders the electronic files, media or databases unreadable or unusable.  
  • “Health Insurance Information” means an individual’s health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify the individual.  
  • “Medical Information” means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional.
| State / Link to Statute | Information Covered / Important Definitions | Covered Entities / Third Party Recipients | Notice Procedures & Timing / Other Obligations | Encryption Safe Harbor / Other Exemptions | Notification to Regulator / Waiver | Penalties | Private Cause of Action / Enforcement  

Ohio  
[Click here to review text of statute.](#)  
[For specific rules applicable to state agencies – see Ohio Rev. Code §1347.12.](#)  
[For specific Safe Harbor Requirements – see Sec. 1354.02 of the Revised Codes](#)  

| Information covered: | Personal information of Ohio residents. | Subject to statute: | Written, electronic or telephonic notice must be provided to victims of a security breach within the most expedient time possible but no later than forty-five (45) days following the discovery of the breach, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement). | Encryption Safe Harbor: A covered entity may seek an affirmative defense under sections 1354.01 to 1354.05 of the Revised Code by means found in section 1354.02. | A determination of no likelihood of harm: Does not require notification to Attorney General. | Civil penalty of up to $1,000 for each day of non-compliance with statute, up to $5,000 per day after 60 days, and up to $10,000 per day after 90 days. | Private Cause of Action: No. Enforcement by Attorney General only. |  

| Important definitions: | “Security Breach” means unauthorized access to and acquisition of computerized data that compromises the security or confidentiality of personal information or restricted information owned by or licensed to a covered entity and that causes, reasonably is believed to have caused, or reasonably is believed will cause a material risk of identity theft or other fraud to person or property. | Third party recipients: | Any person that, on behalf of or at the direction of another person or governmental entity, is the custodian of or stores computerized data that includes personal information. | Other exemptions: Exemption for good faith acquisition of personal information or restricted information by the covered entity’s employee or agent for the purposes of the covered entity’s, provided that the personal information or restricted information is not used for an unlawful purpose or subject to further unauthorized disclosure. | A waiver of the statute is void and unenforceable. |  |  

| “Redacted” means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number, or credit or debit card number is accessible as part of the data. | “Encryption” means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key. | Third party recipients: | Any person that, on behalf of or at the direction of another person or governmental entity, is the custodian of or stores computerized data that includes personal information, must notify that other person or governmental entity of any security breach in an expeditious manner if the access and acquisition by the unauthorized person causes or reasonably is believed will cause a material risk of identity theft or other fraud to an Ohio resident. | Other exemptions: Exemption for good faith acquisition of personal information or restricted information by the covered entity’s employee or agent for the purposes of the covered entity’s, provided that the personal information or restricted information is not used for an unlawful purpose or subject to further unauthorized disclosure. |  |  |  

| “Encryption” means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key. | “Redacted” means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number, or credit or debit card number is accessible as part of the data. | Third party recipients: | Any person that, on behalf of or at the direction of another person or governmental entity, is the custodian of or stores computerized data that includes personal information, must notify that other person or governmental entity of any security breach in an expeditious manner if the access and acquisition by the unauthorized person causes or reasonably is believed will cause a material risk of identity theft or other fraud to an Ohio resident. | Other exemptions: Exemption for good faith acquisition of personal information or restricted information by the covered entity’s employee or agent for the purposes of the covered entity’s, provided that the personal information or restricted information is not used for an unlawful purpose or subject to further unauthorized disclosure. |  |  |  

| “Redacted” means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number, or credit or debit card number is accessible as part of the data. | “Encryption” means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key. | Third party recipients: | Any person that, on behalf of or at the direction of another person or governmental entity, is the custodian of or stores computerized data that includes personal information, must notify that other person or governmental entity of any security breach in an expeditious manner if the access and acquisition by the unauthorized person causes or reasonably is believed will cause a material risk of identity theft or other fraud to an Ohio resident. | Other exemptions: Exemption for good faith acquisition of personal information or restricted information by the covered entity’s employee or agent for the purposes of the covered entity’s, provided that the personal information or restricted information is not used for an unlawful purpose or subject to further unauthorized disclosure. |  |  |  

| “Redacted” means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number, or credit or debit card number is accessible as part of the data. | “Encryption” means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key. | Third party recipients: | Any person that, on behalf of or at the direction of another person or governmental entity, is the custodian of or stores computerized data that includes personal information, must notify that other person or governmental entity of any security breach in an expeditious manner if the access and acquisition by the unauthorized person causes or reasonably is believed will cause a material risk of identity theft or other fraud to an Ohio resident. | Other exemptions: Exemption for good faith acquisition of personal information or restricted information by the covered entity’s employee or agent for the purposes of the covered entity’s, provided that the personal information or restricted information is not used for an unlawful purpose or subject to further unauthorized disclosure. |  |  |  

| “Redacted” means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number, or credit or debit card number is accessible as part of the data. | “Encryption” means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key. | Third party recipients: | Any person that, on behalf of or at the direction of another person or governmental entity, is the custodian of or stores computerized data that includes personal information, must notify that other person or governmental entity of any security breach in an expeditious manner if the access and acquisition by the unauthorized person causes or reasonably is believed will cause a material risk of identity theft or other fraud to an Ohio resident. | Other exemptions: Exemption for good faith acquisition of personal information or restricted information by the covered entity’s employee or agent for the purposes of the covered entity’s, provided that the personal information or restricted information is not used for an unlawful purpose or subject to further unauthorized disclosure. |  |  |  

Return to Index of States
<table>
<thead>
<tr>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Oklahoma</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Information covered:                      | Subject to statute:                     | Written, telephonic or electronic notice must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal or civil investigation or jeopardize homeland or national security (in which case notification is delayed until authorized by law enforcement).  
- Substitute notice is available by means prescribed in the statute if costs to exceed $50,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information or does not have consent to provide notice otherwise.  
- Notification required solely in the case of breaches that the covered entity reasonably believes has caused or will cause identity theft or other fraud to any Oklahoma resident. | Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. A breach must also be disclosed if the encryption key is compromised.  
- Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of the covered entity so long as the personal information is not used for an unlawful purpose or subject to further unauthorized disclosure.  
- A covered entity is deemed in compliance with the Oklahoma statute if it maintains and complies with its own notification procedures as part of an information privacy or security policy and whose procedures are consistent with the timing requirements of the Oklahoma statute.  
- A covered entity that complies with the notification requirements imposed by its primary or functional federal regulator is deemed in compliance with the Oklahoma statute.  
- Other exemptions, cont’d: Financial institutions subject to and in compliance with federal interagency guidelines are exempt. A determination of no likelihood of harm: Does not require notification to Attorney General. |                                 |          |                                   |
| Personal information of Oklahoma residents. | An individual or entity that owns or licenses computized information that includes personal information. |                                      |                                        |                                 |          |                                   |
| Important definitions:  
- "Security Breach" means unauthorized access and acquisition of unencrypted and unredacted computerized data that compromises the security or confidentiality of personal information maintained as part of a database of personal information regarding multiple individuals and that causes, or the covered entity reasonably believes caused or will cause, identity theft or other fraud to any Oklahoma resident.  
- "Encrypted" means transformation of data through the use of an algorithmic process into a form in which there is a low probability of assigning meaning without use of a confidential process or key, or rendering the data elements unreadable or unusable by other means.  
- "Redact" means alteration or truncation of data such that no more than five digits of a social security number or the last four digits of a driver license number, state identification card number or account number are part of the data. |                                      |                                        |                                      |                                 |          |                                   |
| Third party recipients:  
- Any covered entity that maintains computerized data containing personal information that the covered entity does not own or license must notify the owner or licensee of the information of any security breach immediately as soon as practicable following discovery of the breach. |                                      |                                        |                                      |                                 |          |                                   |

**Note:** Please refer to the Oklahoma Statute (see Okla. Stat., Title 24, §§ 161 to 166). For specific rules applicable to state agencies – see Okla. Stat. §§74-3113.1.

[Click here](http://www.statelawfinder.org) to review text of statute.
Oregon

Information covered:
Personal information of Oregon consumers. Definition includes: (i) a passport number or other identification number issued by the United States; (ii) data from automatic measurements of a consumer’s physical characteristics, such as an image of a fingerprint, retina or iris, that are used to authenticate the consumer’s identity in the course of a financial transaction or other transaction; (iii) a health insurance policy number or health insurance subscriber identification number in combination with any other unique identifier that a health insurer uses to identify the consumer; or (iv) other information about a consumer’s medical history or mental or physical condition or about a health care professional’s medical diagnosis or treatment of the consumer.

Third party recipients:
A person that maintains or otherwise possesses personal information on behalf of, or under license of, another person shall notify the other person after discovering a breach of security.

Written, telephonic or electronic notice must be provided to victims of a security breach in the most expeditious manner possible, without unreasonable delay, but not later than 45 days after discovering or receiving notification of the breach of security unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).

• Notice to affected residents is required to contain specific content described in statute.
• Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 250,000 persons, or covered entity has insufficient contact information.
• Notice not required if, after appropriate investigation or consultation with relevant law enforcement authorities, it is determined that no affected consumers are likely to suffer harm. Written documentation of this determination is required and must be retained for 5 years.

Other obligations:
Any covered entity that must notify more than 1,000 Oregon residents at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies without delaying notice to affected Oregon residents.

Covered entities must develop, implement and maintain administrative, technical and physical safeguards to protect personal information. Note: ORS 654A.222(4) contains expanded information security requirements.

Encryption Safe Harbor:
Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise rendered unusable by other methods. Safe harbor not available if a security breach involves encrypted data but the encryption key has been compromised.

Other exemptions:
Exemption for good faith and inadvertent acquisition of personal information by a covered entity or a covered entity’s employee or agent if the personal information is not used in violation of applicable law or in a manner that harms or poses an actual threat to the security, confidentiality or integrity of the personal information.

A covered entity is deemed in compliance with the Oregon statute if it complies with notification requirements or procedures imposed by its primary or functional federal regulator that are at least as protective as Oregon’s statute.

Attorney General must be notified electronically or by mail if a single breach affects 250 residents. Attorney General must receive within a reasonable time at least one copy of any notice the person sends to consumers or to the person’s primary or functional regulator.

A determination of no likelihood of harm:
Does not require notification to Attorney General.

Other exemptions, cont’d:
A covered entity that complies with other state or federal law that is at least as thorough as Oregon’s statute is exempt from Oregon’s statute.

A covered entity that is subject to GLBA or HIPAA is exempt from Oregon’s statute.

Penalties
Violations are an unlawful practice under ORS 646.607. Penalties can include $1,000 per violation. In the case of a continuing violation, each day’s continuance is a separate violation. Maximum penalty of $500,000.

Private Cause of Action
Enforcement by the Director of the Department of Consumer and Business Services.

If the director has reason to believe that any person has engaged or is engaging in any violation of the Oregon statute, the director may issue a cease and desist order, or require the person to pay any compensation to consumers injured by the violation. The director may order compensation to consumers only upon a finding that enforcement of the rights of the consumers by private civil action would be so burdensome or expensive as to be impractical.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pennsylvania</td>
<td>Information covered: Personal information of Pennsylvania residents.</td>
<td>Vendors: A vendor that maintains, stores or manages computerized data on behalf of a covered entity must provide notice of any breach of the security system following discovery of the breach.</td>
<td>Written, telephonic or e-mail notice (if a prior business relationship exists) must be provided to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement).</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Safe harbor is not available if the security breach is linked to a breach of the security of the encryption or if the security breach involves a person with access to the encryption key.</td>
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<td>Important definitions: &quot;Security Breach&quot; means unauthorized access and acquisition of computerized data that materially compromises the security or confidentiality of personal information maintained by a covered entity as part of a database of personal information regarding multiple individuals and that causes, or according to the covered entity’s reasonable belief has caused or will cause, loss or injury to any resident of Pennsylvania. &quot;Encryption&quot; means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key. &quot;Redacted&quot; means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number or financial account number is accessible as part of the data.</td>
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**Important definitions:**

- "Security Breach" means unauthorized access and acquisition of computerized data that materially compromises the security or confidentiality of personal information maintained by a covered entity as part of a database of personal information regarding multiple individuals and that causes, or according to the covered entity’s reasonable belief has caused or will cause, loss or injury to any resident of Pennsylvania.

- "Encryption" means the use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key.

- "Redacted" means altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number or financial account number is accessible as part of the data.

**Important Definitions**

- **Security Breach**: Unauthorized access and acquisition of computerized data that materially compromises the security or confidentiality of personal information maintained by a covered entity as part of a database of personal information regarding multiple individuals and that causes, or according to the covered entity’s reasonable belief has caused or will cause, loss or injury to any resident of Pennsylvania.

- **Encryption**: The use of an algorithmic process to transform data into a form in which there is a low probability of assigning meaning without use of a confidential process or key.

- **Redacted**: Altered or truncated so that no more than the last four digits of a social security number, driver’s license number, state identification card number, account number or financial account number is accessible as part of the data.
Subject to statute: Any person or legal commercial entity that stores, owns, collects, processes, maintains, acquires, uses or licenses data that includes personal information. A covered entity that discloses computerized unencrypted personal information about a Rhode Island resident pursuant to a contract with a nonaffiliated third party must require by contract that the third-party implement and maintain reasonable security procedures and practices to protect the personal information.

Important definitions, cont’d:

“Medical Information” means any information regarding an individual’s medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional or provider.

Written or electronic notice must be provided to victims of a security breach within the most expedient time possible but no later than forty-five (45) calendar days after confirmation of the breach and ability to ascertain information for notice unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).

Other obligations:

A person or business that owns or licenses computerized unencrypted personal information about a Rhode Island resident must implement and maintain a risk-based information security program that contains reasonable security procedures and practices to protect personal information.

Any covered entity that must notify more than 500 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies.

Encryption Safe Harbor:

Statute not applicable if the computerized personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

Other exemptions:

A covered entity is deemed in compliance with the Rhode Island statute if it complies with notification requirements as part of an information security policy and whose procedures are consistent with the timing requirements of the Rhode Island statute.

A covered entity subject to HIPAA is deemed in compliance with the Rhode Island statute.

A determination of no likelihood of harm:

Does not require notification to Attorney General.

Encryption Safe Harbor:

Statute not applicable if the computerized personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

Other exemptions:

A covered entity is deemed in compliance with the Rhode Island statute if it complies with notification requirements as part of an information security policy and whose procedures are consistent with the timing requirements of the Rhode Island statute.

A covered entity subject to HIPAA is deemed in compliance with the Rhode Island statute.

A determination of no likelihood of harm:

Does not require notification to Attorney General.

Encryption Safe Harbor:

Statute not applicable if the computerized personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

Other exemptions:

A covered entity is deemed in compliance with the Rhode Island statute if it complies with notification requirements as part of an information security policy and whose procedures are consistent with the timing requirements of the Rhode Island statute.

A covered entity subject to HIPAA is deemed in compliance with the Rhode Island statute.

A determination of no likelihood of harm:

Does not require notification to Attorney General.

Encryption Safe Harbor:

Statute not applicable if the computerized personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

Other exemptions:

A covered entity is deemed in compliance with the Rhode Island statute if it complies with notification requirements as part of an information security policy and whose procedures are consistent with the timing requirements of the Rhode Island statute.

A covered entity subject to HIPAA is deemed in compliance with the Rhode Island statute.

A determination of no likelihood of harm:

Does not require notification to Attorney General.

Encryption Safe Harbor:

Statute not applicable if the computerized personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

Other exemptions:

A covered entity is deemed in compliance with the Rhode Island statute if it complies with notification requirements as part of an information security policy and whose procedures are consistent with the timing requirements of the Rhode Island statute.

A covered entity subject to HIPAA is deemed in compliance with the Rhode Island statute.

A determination of no likelihood of harm:

Does not require notification to Attorney General.

Encryption Safe Harbor:

Statute not applicable if the computerized personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

Other exemptions:

A covered entity is deemed in compliance with the Rhode Island statute if it complies with notification requirements as part of an information security policy and whose procedures are consistent with the timing requirements of the Rhode Island statute.

A covered entity subject to HIPAA is deemed in compliance with the Rhode Island statute.

A determination of no likelihood of harm:

Does not require notification to Attorney General.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Carolina</td>
<td>Information covered: Personal information of South Carolina residents. Definition also includes other numbers or information which may be used to access a person’s financial accounts or numbers or information issued by a governmental or regulatory entity that uniquely identify an individual. Important definitions: “Security Breach” means unauthorized access to and acquisition of computerized data that was not rendered unusable through encryption, redaction or other methods that compromise the security, confidentiality or integrity of the personal information, when illegal use of the information has occurred or is reasonably likely to occur or use of the information creates a material risk of harm to a resident. Subject to statute: A person or legal entity (including cooperative or association) conducting business in South Carolina and owning or licensing computerized data or other data that includes personal identifying information. Third party recipients: A person conducting business in South Carolina and maintaining computerized data or other data that includes personal information that the person does not own must notify the owner or licensee of the information of a security breach immediately following discovery of the breach. Written, electronic or telephonic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement). • Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. • Notification only required when illegal use of the personal data acquired has occurred or is reasonably likely to occur or use of the information creates a material risk of harm to the resident. Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise rendered unusable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of its business so long as personal information is not used or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the South Carolina statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the South Carolina statute. A financial institution subject to GLBA is exempt. Financial institutions subject to and in compliance with federal interagency guidelines are deemed in compliance with the South Carolina statute. Consumer Protection Division of Department of Consumer Affairs must be notified if a single breach affects more than 1,000 residents. A determination of no likelihood of harm: Does not require notification to Attorney General. Other exemptions: Does not apply. Knowing and willful violations subject to an administrative fine in the amount of $1,000 for each affected resident (amount to be decided by Department of Consumer Affairs).</td>
<td>Notification only required when illegal use of the personal data acquired has occurred or is reasonably likely to occur or use of the information creates a material risk of harm to the resident. Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise rendered unusable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of its business so long as personal information is not used or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the South Carolina statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the South Carolina statute. A financial institution subject to GLBA is exempt. Financial institutions subject to and in compliance with federal interagency guidelines are deemed in compliance with the South Carolina statute. Consumer Protection Division of Department of Consumer Affairs must be notified if a single breach affects more than 1,000 residents. A determination of no likelihood of harm: Does not require notification to Attorney General. Other exemptions: Does not apply. Knowing and willful violations subject to an administrative fine in the amount of $1,000 for each affected resident (amount to be decided by Department of Consumer Affairs).</td>
<td>Knowing and willful violations subject to an administrative fine in the amount of $1,000 for each affected resident (amount to be decided by Department of Consumer Affairs).</td>
<td>A resident of South Carolina who is injured by a violation may institute a civil action to seek an injunction and to recover damages and attorneys’ fees and costs, if successful.</td>
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<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
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<td>South Dakota</td>
<td>Information covered: Personal information of South Dakota residents. Definition includes usernames and passwords, financial information, personal identification numbers (&quot;PINs&quot;) or other access codes for financial accounts, medical information, health insurance information, and identification number assigned by an employer in combination with any required security code, access code, password, or biometric data. Also covers &quot;protected information,&quot; which includes user name or email address with access code for online accounts, and account number or credit or debit card number, in combination with any access code for financial accounts. Important definitions: “Security Breach” means the unauthorized acquisition of unencrypted computerized data or encrypted computerized data and the encryption key by any person that materially compromises the security, confidentiality, or integrity of personal or protected information maintained by the information holder. “Information holder” means any person or business that conducts business in this state, and that owns or licenses computerized personal or protected information of state residents. Subject to statute: Any person or business that conducts business in South Dakota, and that owns or licenses computerized personal or protected information of residents of South Dakota. Third party recipients: Third parties maintaining personal information on behalf of a covered entity must notify covered entity about a breach and cooperate as necessary to allow covered entity to comply with statute. The covered entity must satisfy all further notification obligations under the statute. Written or electronic notice must be provided to victims of a security breach as expeditiously as possible and without unreasonable delay, but no later than sixty (60) days following the discovery of the breach unless law enforcement agency determines that disclosure will interfere with a criminal investigation (in which case notification delayed until authorized by law enforcement). Notice to affected residents is required to contain specific content described in statute.</td>
<td>Covered entity that must notify more than 250 residents at one time of a security breach is also required to notify the Attorney General and consumer reporting agencies without unreasonable delay.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal information that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General.</td>
<td>In addition to any remedy provided under SD § 37-24-6, violations by non-governmental entities are liable for civil penalties up to $10,000 per day per violation.</td>
<td>Private Cause of Action: No. Enforcement by Attorney General only.</td>
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</tbody>
</table>

Return to Index of States
Tennessee

Information covered:
Personal information of Tennessee residents.

Important definitions:
"Encrypted" means computerized data that is rendered unusable, unreadable, or indecipherable without the use of a decryption process or key and in accordance with the current version of the Federal Information Processing Standard (FIPS) 140-2. "Security Breach" means unauthorized acquisition of unencrypted computerized data, or encrypted computerized data and the encryption key, by an unauthorized person that materially compromises the security, confidentiality or integrity of personal information. "Unauthorized Person" includes an employee of a covered entity who is discovered to have obtained personal information and intentionally used it for an unlawful purpose.

Subject to statute:
Any person or business that conducts business in Tennessee.

Third party recipients:
Any covered entity that maintains computerized data that includes personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach but no later than forty-five (45) days from when the breach became known to third party recipient.

Written or electronic notice must be provided to victims of a security breach immediately but no later than forty-five (45) days following the discovery or notification to covered entity of a security breach, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement but still must occur within forty-five (45) days after the law enforcement agency’s authorization).

If a delay in notification is prompted by law enforcement needs, notice to affected residents must occur no later than forty-five (45) days after law enforcement agency determines that notification will no longer compromise its investigation.

Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information.

Notice only required if security breach materially compromises the security, confidentiality or integrity of personal information.

Other obligations:
Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies.

Encryption Safe Harbor:
Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized person is fully encrypted.

Safe harbor not available if the encryption key is compromised together with the encrypted data.

Other exemptions:
Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of the covered entity so long as the personal information is not used or subject to further unauthorized disclosure.

A covered entity is deemed in compliance with the Tennessee statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Tennessee statute.

A covered entity that is subject to GLBA or HIPAA is exempt from New Mexico’s statute.

Penalties:
A determination of no likelihood of harm: Does not require notification to Attorney General.

Private Cause of Action: Yes.

Residents and business entities injured by a violation may institute a civil action to recover damages as well as injunctive relief.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>Information covered: Personal information of Texas residents. (Texas uses the defined term “sensitive personal information.”) Definition also includes: (i) information about physical or mental health or condition, (ii) the provision of health care to the individual, or (iii) the payment for the provision of health care to the individual. Important definitions: “Security Breach” means unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of sensitive personal information, including data that is encrypted if the person accessing the data has the key required to decrypt the data. Subject to statute: Any person that conducts business in Texas and owns or licenses computerized data that includes sensitive personal information. Third party recipients: A person who maintains computerized data that includes sensitive personal information that the person does not own must notify the owner or license holder of the information of any security breach immediately following discovery of the breach. Written or electronic notice must be provided to victims of a security breach as quickly as possible, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement). • Texas statute allows entities from states other than Texas to provide notice to individuals under the other states’ law or under Texas law, provided the other state has regulations that require notification of a breach to affected persons. • Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information. Other obligations: Any person that must notify more than 10,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Businesses are required to implement and maintain reasonable procedures and incident response plans to protect personal information. Businesses are required to have data destruction security procedures for customer records containing personal information that use methods such as shredding, erasing or otherwise modifying the personal information to make it unreadable or indecipherable. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. Safe harbor not available if personal data is encrypted but the encryption key is compromised by security breach. Other exemptions: Exemption for good faith acquisition of sensitive personal information by an employee or agent of the covered entity for the purposes of the covered entity so long as the sensitive personal information is not used or disclosed in an unauthorized manner. A person is deemed in compliance with the Texas statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Texas statute.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted. Safe harbor not available if personal data is encrypted but the encryption key is compromised by security breach. Other exemptions: Exemption for good faith acquisition of sensitive personal information by an employee or agent of the covered entity for the purposes of the covered entity so long as the sensitive personal information is not used or disclosed in an unauthorized manner. A person is deemed in compliance with the Texas statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Texas statute.</td>
<td>Civil penalty of at least $2,000 but not more than $50,000 for each violation. Failure to take reasonable corrective action to comply with the statute can result in additional penalties of $100 per individual per day of failed or delayed notification, not to exceed $250,000 for a single breach. The Attorney General may also seek injunctive and other equitable relief, as well as reasonable expenses, including attorney’s fees, court costs, and investigatory costs.</td>
<td>Civil penalty of at least $2,000 but not more than $50,000 for each violation. Failure to take reasonable corrective action to comply with the statute can result in additional penalties of $100 per individual per day of failed or delayed notification, not to exceed $250,000 for a single breach. The Attorney General may also seek injunctive and other equitable relief, as well as reasonable expenses, including attorney’s fees, court costs, and investigatory costs.</td>
<td>No. Enforcement by Attorney General only.</td>
<td></td>
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</tr>
<tr>
<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
</tr>
<tr>
<td>-------------------------</td>
<td>--------------------------------------------</td>
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<td>Utah</td>
<td>Information covered: Personal information of Utah residents.</td>
<td>Subject to statute: Any person who owns or licenses computerized data that includes personal information concerning a Utah resident.</td>
<td>Written, telephonic or electronic notice must be provided to victims of a security breach following a prompt investigation within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement). Notice may also be completed by publishing notice of the security breach in a newspaper of general circulation and as required in Utah Code §451-101. Notification is only required if the covered entity determines that misuse of the personal information for identity theft or fraud has occurred or is reasonably likely to occur.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or protected by another method that renders the data unreadable or unusable. Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a person possessing unencrypted computerized data so long as personal information is not used for an unlawful purpose or disclosed in an unauthorized manner. A person is deemed in compliance with the Utah statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Utah statute. A covered entity is deemed in compliance with the Utah statute if it complies with notification requirements or procedures imposed by its primary or functional federal regulator.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General. A waiver of the statute is void and unenforceable.</td>
<td>Civil fines no greater than $2,500 per violation or series of violations concerning a specific consumer, and no greater than $100,000 in the aggregate for related violations concerning more than one consumer. Injunctive relief is also available.</td>
<td>Private Cause of Action: No. Enforcement by Attorney General only.</td>
</tr>
</tbody>
</table>

Return to Index of States
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vermont</td>
<td>Information covered: Personal identifying information of Vermont residents. Vermont’s variation on the defined term includes the typical data elements in this chart’s definition of personal information. Important definitions: “Security Breach” means unauthorized acquisition of electronic data or a reasonable belief of an unauthorized acquisition of electronic data that compromises the security, confidentiality or integrity of a consumer’s personally identifiable information. “Encryption” means use of an algorithmic process to transform data into a form in which the data is rendered unreadable or unusable without use of a confidential process or key. “Redaction” means the rendering of data so that it is unreadable or is truncated so that no more than the last four digits of the identification number are accessible as part of the data. Subject to statute: Person, legal or commercial entity, private universities or any other entity that maintains or possesses computerized data containing personally identifiable information of a consumer. Third party recipients: Any covered entity that maintains or possesses personally identifiable information of a consumer that the covered entity does not own or license, or any covered entity that acts or conducts business in Vermont that maintains or possesses records or data containing personally identifiable information that the covered entity does not own or license, must notify the owner or licensee of the information of any security breach immediately following discovery of the breach consistent with law enforcement needs. Written, telephonic or electronic notice must be provided to victims of a security breach following a prompt investigation within the most expedient time possible and without unreasonable delay, but not later than forty-five (45) days after discovery of the breach or notification from a third party, unless a delay is requested by a law enforcement agency concerned that disclosure will impede a law enforcement investigation or a national or homeland security investigation or jeopardize public safety or national or homeland security interests (in which case notification is delayed until authorized by the law enforcement agency). • Electronic notice only permitted under certain conditions. • Notice to affected residents is required to contain specific, content described in statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $5,000, affected class exceeds 5,000 persons, or covered entity has insufficient contact information. • Notice not required if covered entity establishes that misuse of personal information is not reasonably possible and covered entity provides notice of such determination to the Attorney General. Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or protected by another method that renders the data unreadable or unusable. Other exemptions: Exemption for good faith acquisition of personally identifying information by an employee or agent of a covered entity for a legitimate purpose so long as the personally identifiable information is not used for a purpose unrelated to the covered entity’s business or subject to further unauthorized disclosure. Financial institutions subject to certain federal interagency guidance regarding consumer information are exempt. Other exemptions: Vermont consumers affected, and a copy of any notice already provided to consumers. For Vermont-regulated financial institution: Notice must be made to Vermont’s Department of Financial Regulation. A determination of no likelihood of harm: Requires notification and detailed explanation to Attorney General. If facts arise later indicating misuse is reasonably possible, the covered entity must notify affected residents. A waiver of the statute is void and unenforceable.</td>
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<td>State / Link to Statute</td>
<td>Information Covered / Important Definitions</td>
<td>Covered Entities / Third Party Recipients</td>
<td>Notice Procedures &amp; Timing / Other Obligations</td>
<td>Encryption Safe Harbor / Other Exemptions</td>
<td>Notification to Regulator / Waiver</td>
<td>Penalties</td>
<td>Private Cause of Action / Enforcement</td>
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<tr>
<td>------------------------</td>
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<td>Virginia</td>
<td>Information covered: Personal information of Virginia residents.</td>
<td>Third party recipients: Any covered entity that maintains computerized data that includes personal information.</td>
<td>Written, telephonic or electronic notice must be provided to victims of a security breach without unreasonable delay, unless disclosure impedes law enforcement investigation (in which case notification is delayed until authorized by the law enforcement agency).</td>
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<td>Important definitions: <strong>Security Breach</strong> means unauthorized access and acquisition of unencrypted and unredacted computerized data that compromises the security or confidentiality of personal information maintained by an individual or entity as part of a database of personal information regarding multiple individuals and that causes, or the individual or entity reasonably believes has caused, or will cause, identity theft or other fraud to a Virginia resident.</td>
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<td><strong>&quot;Encrypted&quot;:</strong> Means the transformation of data through the use of an algorithmic process into a form in which there is a low probability of assigning meaning without the use of a confidential process or key, or the securing of the information by another method that renders the data elements unreadable or unusable.</td>
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<td>&quot;Redacted&quot; means alteration or truncation of data such that no more than five digits of a social security number or the last four digits of a driver’s license number, state identification card number, or account number, are accessible as part of the personal information.</td>
<td>Substitute notice is available by means prescribed in the statute if costs to exceed $50,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information or does not have consent to provide notice by primary means.</td>
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<td><strong>Other obligations:</strong> Any person that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies and the Attorney General.</td>
<td>Notice only required if the security breach causes, or the covered entity reasonably believes has caused, or will cause, identity theft or other fraud to a Virginia resident.</td>
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<td><strong>Other exemptions:</strong> A covered entity is deemed in compliance with the Virginia statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Virginia statute.</td>
<td><strong>Encryption Safe Harbor:</strong> Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted.</td>
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<td><strong>Penalties:</strong></td>
<td>Attorney General may bring an action and may impose a civil penalty not to exceed $150,000 per security breach or a series of breaches of a similar nature that are discovered in a single investigation.</td>
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<td><strong>Private Cause of Action:</strong></td>
<td>Individuals may bring an action to recover direct economic damages resulting from a violation of the Virginia statute.</td>
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<td></td>
</tr>
</tbody>
</table>

[Click here](#) to review text of statute.

[Return to Index of States](#)
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
</table>
| Washington              | Information covered: Personal information of Washington residents. | Subject to statute: Any person or business that conducts business in Washington and that owns or licenses data (in any form) that includes personal information. | Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, but not later than forty-five (45) days after discovery of the security breach, unless a law enforcement agency determines that notice will impede an investigation (in which case notification is delayed until authorized by law enforcement).  
- Notice to affected residents is required to contain specific content described in statute.  
- Substitute notice is available by means prescribed in the statute if costs to exceed $250,000, affected class exceeds 500,000 persons, or covered entity has insufficient contact information.  
- Notice not required if the security breach is not reasonably likely to subject consumers to a risk of harm. | Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen, or accessed by an unauthorized individual is secured (e.g. encryption or redaction). Safe harbor not available if a confidential process, encryption key or other means to decipher the secured information is compromised. | Other exemptions: Exemption for good faith acquisition of personal information by an employee or agent of a covered entity for the purposes of the covered entity so long as the personal information is not used or subject to further unauthorized disclosure. A covered entity is deemed in compliance with the Washington statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the Washington statute. | Attorney General must be notified at the same as notice to residents if a single breach results in notification to more than 500 residents. Notification must be submitted electronically and include the number (or estimate) of affected Washington residents and a sample copy of the notification to consumers. | Violations are an unfair or deceptive act in trade or commerce and an unfair method of competition. |
<p>|                         | Important definitions: “Security Breach” means unauthorized acquisition of data (in any form) that compromises the security, confidentiality or integrity of personal information maintained by the person or business. “Secure” means encrypted in a manner that meets or exceeds the national institute of standards and technology (NIST) standard or is otherwise modified so that the personal information is rendered unreadable, unusable or undecipherable. | Third party recipients: Any covered entity that maintains data (in any form) that includes personal information. | | | | | Enforcement by Attorney General and individuals. |
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| Return to Index of States |</p>
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
</table>
| West Virginia | **Information covered:** Personal information of West Virginia residents.  
**Important definitions:**  
"Security Breach" means unauthorized access and acquisition of unencrypted and unredacted computerized data that compromises the security or confidentiality of personal information maintained by an individual or entity as part of a database of personal information regarding multiple individuals and that causes the individual or entity to reasonably believe that the security breach has caused or will cause identity theft or other fraud to any resident of West Virginia.  
"Encrypted" means transformation of data through the use of an algorithmic process into a form in which there is a low probability of assigning meaning without use of a confidential process or key or securing the information by another method that renders the data elements unreadable or unusable.  
"Redact" means alteration or truncation of data such that no more than the last four digits of a social security number, driver’s license number, state identification card number or account number is accessible as part of the personal information. | **Subject to statute:** An individual or legal or commercial entity that owns or licenses computerized data that includes personal information.  
**Third party recipients:** Any covered entity that maintains computerized data that includes personal information that the covered entity does not own or license must notify the owner or licensee of the information of any security breach as soon as practicable following discovery of the breach.  
**Other obligations:** Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. | **Written, telephonic or electronic notice must be provided** to victims of a security breach without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal or civil investigation or jeopardize homeland or national security (in which case notification is delayed until authorized by law enforcement).  
- Notice to affected residents is required to contain specific content described in statute.  
- Substitute notice is available by means prescribed in the statute if costs to exceed $50,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information.  
- Notification is only required if the covered entity reasonably believes the security breach has caused or will cause identity theft or other fraud to any West Virginia resident. | **Encryption Safe Harbor:** Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted or redacted. Safe harbor not available if personal information is encrypted but the encryption key is compromised.  
**Other exemptions:** A covered entity is deemed in compliance with the West Virginia statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the West Virginia statute. A covered entity is deemed in compliance with the West Virginia statute if it complies with notification requirements or procedures imposed by its primary or functional federal regulator that are at least as protective as West Virginia’s statute. Financial institutions subject to and in compliance with federal interagency guidelines are exempt. | **A determination of no likelihood of harm:** Does not require notification to Attorney General.  
**Violations:** No civil penalty may be assessed unless the court finds that the defendant has engaged in a course of repeated and willful violations. No civil penalty will exceed $150,000 per breach or series of breaches of a similar nature that are discovered in a single investigation. Violations by financial institutions will be redressed by their primary regulator. | **Private Cause of Action: No.**  
**Penalties:** Enforcement by Attorney General only. |
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wisconsin</td>
<td>Information covered: Personal information of Wisconsin residents. Definition includes (i) an individual’s DNA data, and (ii) unique biometric data including fingerprint, voice print, retina or iris image, or any other unique physical representation.</td>
<td>Subject to statute: An entity whose principal place of business is located inside Wisconsin, or an entity located outside Wisconsin that maintains or licenses personal information in Wisconsin. Includes entities that maintain a depository account for a resident or lends money to a resident.</td>
<td>Notice to victims of a security breach within a reasonable time not to exceed forty-five (45) days after discovery of the security breach, unless a law enforcement agency determines that notice will impede a criminal or civil investigation or jeopardize homeland security (in which case notification is delayed until authorized by law enforcement). • Notice may be provided by mail or by a method the entity has previously employed to communicate with the affected persons. Upon written request from an affected person, the covered entity must identify the personal information that was acquired. • Substitute notice is available by means described in statute if a covered entity cannot with reasonable diligence determine the mailing address of the subject of the personal information compromised. • Notice not required if the security breach does not create a material risk of identity theft or fraud to the affected persons.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted, redacted or otherwise altered in a manner that renders it unreadable.</td>
<td>Emergency / Waiver</td>
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<td>Third party recipients: Any entity (other than individuals) that store personal information pertaining to Wisconsin residents that it does not own or license must notify the owner or licensor of the security breach as soon as practicable following discovery of the breach (unless a contractual agreement states otherwise).</td>
<td>Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies.</td>
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</tr>
</tbody>
</table>

Return to Index of States
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wyoming</td>
<td>Personal identifying information about a resident of Wyoming. Definition includes (i) tribal identification card, (ii) federal or state government issued identification card, (iii) shared secrets or security tokens that are known to be used for data based authentication, (iv) username or email address in combination with a password or security question and answer that would permit access to account, (v) a birth or marriage certificate, (vi) medical information, including medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional, (vii) health insurance information, including a person’s health insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the person or information related to a person’s application and claims history, (viii) unique biometric data, including data generated from measurements or analysis of human body characteristics for authentication purposes, and (ix) individual taxpayer identification number.</td>
<td>Subject to statute: Any individual or commercial entity that conducts business in Wyoming and that owns or licenses computerized data that includes personal identifying information about a resident of Wyoming.</td>
<td>Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal or civil investigation or jeopardize homeland or national security (in which case notification is delayed until authorized by law enforcement). Notice to affected residents is required to contain specific content described in statute. Substitute notice is available by means prescribed in the statute if costs to exceed $250,000 for out-of-state businesses, affected class exceeds 10,000 persons for Wyoming-based businesses (or 500,000 for out-of-state businesses), or covered entity has insufficient contact information. Notice not required if, after a reasonable and prompt investigation, the covered entity determines that there is no reasonable likelihood that personal information has been or will be misused.</td>
<td>Encryption Safe Harbor: Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is redacted.</td>
<td>A determination of no likelihood of harm: Does not require notification to Attorney General.</td>
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<td>Important definitions: “Security Breach” means an unauthorized acquisition of computerized data that materially compromises the security, confidentiality or integrity of personal identifying information maintained by a person or business and causes or is reasonably believed to cause loss or injury to a resident of Wyoming. Important definitions, cont’d: “Redact” means alteration or truncation of data such that no more than five digits of any given data element are accessible as part of the personal information.</td>
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</tbody>
</table>

Return to Index of States

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<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
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</tr>
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<tbody>
<tr>
<td>District of Columbia</td>
<td>Information covered: Personal information of District of Columbia residents. Definition includes any number or code or combination of numbers or codes, such as account number, security code, access code, or password, that allows access to or use of an individual's financial or credit account. Important definitions: &quot;Security Breach&quot; means unauthorized acquisition of computerized or other electronic data, or any equipment or device storing such data, that compromises the security, confidentiality or integrity of personal information maintained by the person or business. Subject to statute: Any person or entity who conducts business in the District of Columbia, and who, in the course of such business, owns or licenses computerized or other electronic data that includes personal information. Third party recipients: Any covered entity who maintains, handles or otherwise possesses computerized or other electronic data that includes personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach in the most expedient time possible following discovery of the breach. Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). Substitute notice is available by means prescribed in the statute if costs to exceed $50,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information. Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Encryption Safe Harbor: None. Other exemptions: A covered entity is deemed in compliance with the District of Columbia statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the District of Columbia statute. Any covered entity subject to GLBA is exempt. A waiver of the statute is void and unenforceable.</td>
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<tr>
<td>Return to Index of States</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Click here to review text of statute (see D.C. Code, Title 28, Subtitle II, Chapter 39, Subchapter II, §§28-3851 et seq.).

Return to Index of States

District of Columbia

Information covered: Personal information of District of Columbia residents. Definition includes any number or code or combination of numbers or codes, such as account number, security code, access code, or password, that allows access to or use of an individual’s financial or credit account. Important definitions: "Security Breach" means unauthorized acquisition of computerized or other electronic data, or any equipment or device storing such data, that compromises the security, confidentiality or integrity of personal information maintained by the person or business. Subject to statute: Any person or entity who conducts business in the District of Columbia, and who, in the course of such business, owns or licenses computerized or other electronic data that includes personal information. Third party recipients: Any covered entity who maintains, handles or otherwise possesses computerized or other electronic data that includes personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach in the most expedient time possible following discovery of the breach. Written or electronic notice must be provided to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). Substitute notice is available by means prescribed in the statute if costs to exceed $50,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information. Other obligations: Any covered entity that must notify more than 1,000 persons at one time of a security breach is also required to notify without unreasonable delay consumer reporting agencies. Encryption Safe Harbor: None. Other exemptions: A covered entity is deemed in compliance with the District of Columbia statute if it maintains and complies with its own notification procedures as part of an information security policy and whose procedures are consistent with the timing requirements of the District of Columbia statute. Any covered entity subject to GLBA is exempt. A waiver of the statute is void and unenforceable.

Penalties

Private Cause of Action / Enforcement

Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering. Attorney General may recover a civil penalty not to exceed $100 for each violation, the costs of the action, and reasonable attorney's fees. Each failure to provide a District of Columbia resident with notification is a separate violation. Attorney General may also bring petition for temporary or permanent injunctive relief and for an award of restitution for property lost or damages suffered by District of Columbia residents. Any District of Columbia resident may bring a civil action to recover actual damages, the costs of the action, and reasonable attorney's fees. Actual damages may not include dignitary damages, including pain and suffering.
<table>
<thead>
<tr>
<th>State / Link to Statute</th>
<th>Information Covered / Important Definitions</th>
<th>Covered Entities / Third Party Recipients</th>
<th>Notice Procedures &amp; Timing / Other Obligations</th>
<th>Encryption Safe Harbor / Other Exemptions</th>
<th>Notification to Regulator / Waiver</th>
<th>Penalties</th>
<th>Private Cause of Action / Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Puerto Rico [Click here to review text of statute (see Laws of Puerto Rico, Title 10, Subtitle 3, Chapter 310, §4051 et seq.)]</td>
<td>Information covered: Personal information of Puerto Rico residents. Definition includes (i) names of users and passwords or access codes to public or private information systems, (ii) medical information protected by HIPAA, (iii) tax information, and (iv) work-related evaluations. Mailing and residential addresses are not included in the definition. Important definitions: “Security Breach” means any situation in which it is detected that access to personal information has been permitted to unauthorized persons or entities so that the security, confidentiality or integrity of the information has been compromised; or, when those persons authorized to access personal information may have violated the professional confidentiality or obtained authorization under false representation with the intention of making illegal use of the information. The definition includes both physical and electronic intrusions.</td>
<td>Subject to statute: Any entity that is the proprietor or custodian of a database that includes personal information of citizen residents of Puerto Rico. Third party recipients: Any entity that as part of its operations resells or provides access to digital data banks that at the same time contain personal information files of Puerto Rico citizens must notify the proprietor, custodian or holder of the information of any security breach.</td>
<td>Written direct notice or authenticated electronic notice must be provided to victims of a security breach as expeditiously as possible, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement). • Notice to affected persons is required to contain specific content described in statute. • Substitute notice is available by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 100,000 persons, or covered entity has insufficient contact information. Substitute notice may be available in other situations if notification is unduly onerous or difficult.</td>
<td>Encryption Safe Harbor: Statute only applies to data that is not protected by a special cryptographic code.</td>
<td>Department of Consumer Affairs must be notified of any security breach within ten (10) days of detection of security breach. The Department will make a public announcement about security breach within 24 hours of receiving notification from the covered entity.</td>
<td>Fines of $500 up to a maximum of $5000 for each violation.</td>
<td>Private Cause of Action: Yes. Consumers may bring actions in a competent court for damages.</td>
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</tbody>
</table>
### Virgin Islands

**Information covered:** Personal information of Virgin Islands residents.

**Important definitions:**
- "Security Breach" means unauthorized acquisition of computerized data that compromises the security, confidentiality or integrity of personal information maintained by the covered entity.
- **Third party recipients:** Any covered entity that maintains computerized data that includes personal information that the covered entity does not own must notify the owner or licensee of the information of any security breach immediately following discovery of the breach.

**Written or electronic notice must be provided** to victims of a security breach within the most expedient time possible and without unreasonable delay, unless a law enforcement agency determines that notice will impede a criminal investigation (in which case notification is delayed until authorized by law enforcement).
- **Substitute notice is available** by means prescribed in the statute if costs to exceed $100,000, affected class exceeds 50,000 persons, or covered entity has insufficient contact information.

**Encryption Safe Harbor:** Statute not applicable if the personal data that was lost, stolen or accessed by an unauthorized individual is encrypted.

**Other exemptions:** Exemption for good faith acquisition of personal information by an employee or agent of the covered entity for the purposes of the covered entity so long as the personal information is not used or subject to further unauthorized disclosure.

**Notification to Regulator / Waiver:** A waiver of the statute is void and unenforceable.

**Penalties:** Businesses that violate the statute may be enjoined. Customers injured by a violation may commence a civil action to recover damages.

**Private Cause of Action:** Yes.

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**Return to Index of States**