# **ANDREW DANG, DDS**

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> 1 1 82 \*\*\*\*\*\*\*\*\*\*AUTO\*\*MIXED AADC 300 John Doe 123 Anystreet Dr Anytown, NY 12345

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May 18, 2020

# Re: Notice of Data Incident

#### Dear John Doe:

As you know, my staff and I take our patients' and employees' privacy seriously. As part of that commitment, I am sending this letter to advise you of a recent data security incident that potentially affected certain of your personal dental insurance information and/or personal information. Please read this letter carefully.

# **What Happened**

On Sunday, April 19, 2020, during the pandemic and while my business was closed, I went into my office and discovered that a break-in had occurred and my office had been burglarized, including the theft of, among other things, our office computer. I immediately reported the incident to the police, with whom we continue to liase. I also am concurrently notifying federal and state regulators of the incident.

## **What Information Was Involved**

You are receiving this letter because the stolen computer contained your social security number. The computer was protected by a very complex password that we changed regularly. In turn, the data was not encrypted. We currently are in the process of encrypting all of our patients' information and expect to complete that process within the next thirty days or less. Rest assured, there were no diagnostic records stored on the computer.

## What I Am Doing

I am very sensitive to the protection of my patients' and employees' information. Even prior to the incident, my staff and I took steps and continue to take steps to avoid and mitigate the potential for harm and prevent future such incidents. As mentioned above, we also have been cooperating with law enforcement, who are continuing to investigate. In the meantime, I am notifying all of my potentially affected patients about the incident and providing you with the opportunity to register for Two-Years (2) of complimentary NortonLifeLock identity theft protection services as an added precaution (enrollment instructions are below).

#### What You Can Do

In light of this incident, I recommend that you remain vigilant by reviewing and monitoring your federal and state tax return status and claim submissions to your dental insurer. If you find any errors or unauthorized activity, you should contact the Internal Revenue Service, California state tax authorities

and/or your dental insurer, as appropriate, as promptly as possible. You also may file a report with law enforcement, the U.S. Department of Health and Human Services and/or the California Attorney General. In addition, please refer to the enclosed documentation which contains additional steps you may take to protect your information from misuse.

As mentioned above, I am also making available to you as an additional precautionary measure a complimentary Two-Year (2) membership with NortonLifeLock at my expense. This product will provide you with superior fraud detection and resolution of identity theft in the unlikely event you should experience any issues.

To activate your **LifeLock Defender Preferred** membership and start monitoring your information, please follow the steps below:

- 1. In your web browser, go directly to www.LifeLock.com. Click on the yellow "START **MEMBERSHIP**" button (do not attempt registration from a link presented by a search engine).
- 2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the Promo Code: FMGAMD2005 and click the "APPLY" button.
- 3. On the next screen, enter your **Member ID: 0123456789** and click the "APPLY" button.
- 4. Your complimentary offer is presented. Click the red "START YOUR MEMBERSHIP" button.
- 5. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: (866) 775-9052.

## You will have until August 31st, 2020 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Defender<sup>TM</sup> Preferred membership includes:

- ✓ Primary Identity Alert System<sup>†</sup>
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring\*
- ✓ Norton<sup>TM</sup> Security Deluxe<sup>2</sup> (90 Day Free Subscription)
   ✓ Stolen Funds Reimbursement up to \$25,000<sup>†††</sup>
- ✓ Personal Expense Compensation up to \$25,000<sup>†††</sup>
- ✓ Coverage for Lawyers and Experts up to \$1 million<sup>†††</sup>
- ✓ U.S-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports & Credit Scores<sup>1\*\*</sup> The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- ✓ Three-Bureau Credit Monitoring<sup>1</sup>
- ✓ USPS Address Change Verification Notifications
- ✓ Fictitious Identity Monitoring
- ✓ Credit, Checking and Savings Account Activity Alerts<sup>†\*\*</sup>

<sup>1</sup>If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as

applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

\*\*These features are not enabled upon enrollment. Member must take action to get their protection.

If you sign up for LifeLock Defender Preferred and you believe there was fraudulent use of your information, please reach out to a NortonLifeLock agent at the phone number provided in your registration confirmation email, to discuss how you may be able to resolve any resulting issues. If, after discussing your situation with a NortonLifeLock agent, it is determined that additional support is needed, then a NortonLifeLock agent will work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition). Please note that once you have enrolled, this support will be available to you for Two-Years (2) from your date of enrollment. The Terms and Conditions for this offer are located at on the NortonLifeLock website and will be presented, online, at the time of enrollment. Additionally, after you sign up, you will find self-help tips and information about identity protection inside the NortonLifeLock membership site.

#### For More Information

Needless to say, I am very disturbed by this incident and greatly regret any concern or inconvenience it has caused or may cause you. As always, my staff and I are available to speak if you have any questions or would like to discuss the incident in greater detail. Our office phone number is 323-728-7851.

Thank you for your patience and understanding. Stay well and safe.

Sincerely,

Dr. Andrew M. Dang, DDS

<sup>&</sup>lt;sup>2</sup> Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

<sup>\*\*\*</sup> Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

# Steps You Can Take To Protect Your Personal Information

#### **Monitor Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-

report-services

In order to request a security freeze, you will need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
- 7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian TransUnion **Equifax** P.O. Box 9554 P.O. Box 2000 P.O. Box 105069 Allen, TX 75013 Chester, PA 19016 Atlanta, GA 30348 1-888-397-3742 1-800-680-7289 1-888-766-0008 www.experian.com/fraud/center.html www.transunion.com/fraud-victimwww.equifax.com/personal/credit-reportresource/place-fraud-alert services

## **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <a href="https://www.identitytheft.gov">www.identitytheft.gov</a>, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.