

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 45 days	Yes, if > 1,000 residents notified

More Details

Scope of this Summary	Notification requirements applicable to individuals or entities that acquire, use, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements.
Covered Info	First name or first initial and last name, plus: Social Security or tax ID number; driver's license, state-issued ID card, passport, military ID, or other unique government-issued ID number; a financial account number, including a bank account number, credit card number, or debit card number, in combination with any security code, access code, password, expiration date, or PIN, that is necessary to access the financial account or to conduct a transaction that will credit or debit the financial account; medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; health insurance policy number or subscriber identification number and any unique identifier used by a health insurer to identify an individual; or username or email address plus a password or security question and answer permitting access to an online account affiliated with the covered entity that is reasonably likely to contain or is used to obtain covered info.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to covered info that is truncated, encrypted, secured, or modified by another method of technology that deidentifies resident, including encryption of the data, document, or device containing covered info, so long as the encryption key was not reasonably believed to have been acquired.
Breach Defined	Unauthorized acquisition of computerized data that includes covered info, excluding certain good-faith acquisitions by employees or agents, the release of public records not otherwise subject to confidentiality or nondisclosure requirements; and any lawful investigative, protective, or intelligence activity of a law enforcement or intelligence agency of the state, or a political subdivision of the state.
Consumer Notice	<p>Timing: If notification required following good-faith and prompt investigation, must be made in the most expedient time possible, but no later than 45 calendar days following notification of breach or determination that breach occurred and is reasonably likely to cause substantial harm to residents.</p> <p>Content: Notice must contain: description of covered info subject to breach; date, estimated date, or estimated date range of breach; general description of actions taken to restore security and confidentiality of covered info; general description of steps the affected resident can take to protect against identity theft; and contact info for covered entity that affected resident can use to inquire about breach.</p> <p>Method: By written notice (to address in covered entity's records) or electronic notice (to email address in covered entity's records). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation or national security, and if the law enforcement agency has submitted a written request for the delay.
Harm Threshold	Notification not required if, after good-faith and prompt investigation, the covered entity determines that the breach is not reasonably likely to cause substantial harm to residents. Determination must be documented in writing and maintained for at least five years.
Government Notice	If over 1,000 residents notified, must notify AG as expeditiously as possible, but no later than 45 days after notification of breach or close of investigation. Must include synopsis of events surrounding incident; approximate number of affected residents; any services being offered to residents free of charge and how to use them; contact information that AG can use to obtain additional information; supplemental or updated information may be provided at any time.
Consumer Reporting Agency Notice	If over 1,000 residents notified, must notify major CRAs without unreasonable delay of timing, distribution, and content of notices.
Third-Party Notice	If you maintain, store, process, or otherwise have access to covered info on behalf of another entity, you must notify it as expeditiously as possible and without unreasonable delay, but no later than 10 days following

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	discovery of a breach or reason to believe breach occurred, and must cooperate by providing information in your possession so covered entity can comply with its notice requirements.
Potential Penalties	Violations may result in civil penalties.

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expeditious time possible and without unreasonable delay	No*

More Details

Scope of this Summary	Notification requirements applicable to persons doing business or with more than 10 employees that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; financial account, credit or debit card number, in combination with associated security or access code, PIN or password that would permit access to a resident's financial account information (if any are required); or passwords, PINs or other access codes for financial accounts.
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted, so long as the encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition, or reasonable belief of unauthorized acquisition, that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expeditious time possible and without unreasonable delay consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system. Method: By written notice or electronic notice (if it is the primary method of communication with resident or is consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notice will interfere with a criminal investigation.
Harm Threshold	Notification not required if, after appropriate investigation and after written notification to the Alaska Attorney General, covered entity determines that there is not a reasonable likelihood that harm to consumer has resulted or will result from the breach.
Government Notice	* Written notification to Alaska Attorney General required only if you do not send notice because you have determined harm threshold is not reached.
Consumer Reporting Agency Notice	If more than 1,000 residents notified, must notify all nationwide CRAs without unreasonable delay of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach. Must cooperate by sharing relevant information about breach, except for confidential business info or trade secrets.
Potential Penalties	Violations may result in civil penalties.

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 45 days	Yes, if > 1,000 residents notified

More Details

Scope of this Summary	Notification requirements applicable to persons or entities that conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit or debit card number, in combination with any required security or access code or password that would permit access to a resident's financial account, and private key that is unique to an individual and that is used to authenticate or sign an electronic record; an individual's health insurance identification number; information about an individual's medical or mental health treatment or diagnosis by a health care professional; passport number; individual's taxpayer identification number or an identity protection personal identification number issued by the IRS; unique biometric data generated from a measurement or analysis of human body characteristics to authenticate an individual when the individual accesses an online account; and an individual's username or email address, in combination with a password or security question and answer, that allows access to an online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or secured by any other means rendering the element unreadable or unusable.
Breach Defined	Unauthorized acquisition and access that materially compromises the security or confidentiality of covered information maintained as part of a database of personal information regarding multiple individuals, and that causes or is reasonably likely to cause substantial economic loss to a resident, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Notice required within 45 days of determination that a breach has occurred.</p> <p>Method: By written notice; email notice if the person has email addresses for the individuals who are subject to the notice; or telephonic notice, if telephonic contact is made directly with the affected individuals and is not through a prerecorded message. Substitute notice is available if certain criteria are satisfied.</p> <p>Content: Notice must include: the approximate date of the breach; a brief description of the personal information included in the breach; the toll-free telephone numbers and addresses of the three largest credit reporting agencies; and the toll-free number, address, and website for the FTC or any federal agency that assists consumers with identity theft matters.</p>
Delayed Notice	Notification may be delayed if law enforcement advises that notice will impede a criminal investigation. Notice must be made no later than 45 days after law enforcement informs the covered entity that delay is no longer required.
Harm Threshold	Notification not required if, after a reasonable investigation, covered entity or a law enforcement agency determines a breach of the security of the system did not or is not reasonably likely to occur.
Government Notice	If notice to more than 1,000 residents is required, the entity shall notify the Attorney General.
Consumer Reporting Agency Notice	If notice to more than 1,000 residents is required, the entity shall notify the three largest nationwide consumer reporting agencies within 45 days.
Third-Party Notice	If you maintain unencrypted computerized data that includes covered information on behalf of another entity, you must notify it without unreasonable delay following discovery of a breach. Must cooperate by sharing relevant information about breach.
Potential Penalties	Violations may result in civil penalties.

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ARKANSAS

Data Breach Notification Summary



[Ark. Code Ann. §§ 4-110-101 to 108](#), as amended by [2019 Ark. Acts 1030](#) (not yet codified)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient manner possible without unreasonable delay	No*

More Details

Scope of this Summary	Notification requirements applicable to persons and businesses that acquire, own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; financial account, credit or debit card number, in combination with any required security or access code or password that would permit access to a resident's financial account; medical information; or biometric data.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time and manner possible and without unreasonable delay. Method: By written notice or electronic notice if it is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notice will impede a criminal investigation.
Harm Threshold	Notification not required if, after a reasonable investigation, covered entity determines that there is no reasonable likelihood of harm to customers.
Government Notice	N/A (see third-party notice below).
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach. If the breach affects more than 1,000 individuals, disclosure to the AG is required at the same time the breach is disclosed to the individuals affected by the breach or within 45 days after the covered entity determines there is a reasonable likelihood of harm to customers, whichever occurs first.
Potential Penalties	Violations may result in civil or criminal penalties.

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[Cal. Civ. Code § 1798.82](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	Yes, if > 500 residents notified

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses that conduct business in the state and that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	<p>First name or first initial and last name, plus: Social Security number; driver's license or state identification card number, tax identification number, passport number, military identification number, or other unique identification number issued on a government document commonly used to verify the identity of a specific individual; financial account, credit or debit card number, in combination with any required security or access code or password permitting access to individual's financial account; medical or health insurance info; unique biometric data generated from measurements or technical analysis of human body characteristics, such as a fingerprint or retina or iris image, used to authenticate a specific individual; this does not include a physical or digital photograph, unless used or stored for facial recognition purposes; info collected by automated license plate recognition systems; and genetic data.</p> <p>Covered info also includes a username or email address, in combination with a password or security question and answer that would permit access to an online account.</p>
Form of Covered Info	Electronic only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, so long as the encryption key was not or is not reasonably believed to have been acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible and without unreasonable delay consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system.</p> <p>Content: Notice must be in "plain language," use at least 10-point font, and organized by clearly and conspicuously displayed title ("Notice of Data Breach") and headings ("What Happened", "What Information Was Involved", "What We Are Doing", "What You Can Do", and "For More Information"). Notice must include: name and contact information of covered entity; types of covered info that were or reasonably believed to have been the subject of the breach; the date, estimated date, or date range of the breach; date of the notice; whether notice was delayed due to law enforcement; general description of the breach; and toll-free numbers and addresses of the major CRAs if Social Security, driver's license, or state identification card numbers were exposed.</p> <p>If Social Security, driver's license, or state identification card numbers are affected, and if the entity providing notice was the source of the breach, must offer appropriate identity theft prevention and mitigation services, if any, at no cost to resident for not less than 12 months.</p> <p>Method: By written notice, or electronic notice if it is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied. Alternative methods apply to breaches solely involving usernames or email addresses.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notice will impede a criminal investigation.
Harm Threshold	N/A
Government Notice	If more than 500 state residents are notified as result of a single breach, must also electronically submit a sample copy of the notification to the California Attorney General (excluding personal information).
Consumer Reporting Agency Notice	N/A

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Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

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[Colo. Rev. Stat. § 6-1-716](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 30 days	Yes, if 500+ residents notified

More Details

Scope of this Summary	Notification requirements applicable to individuals or commercial entities that conduct business in state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	<p>First name or first initial and last name, plus: Social Security number; student, military, or passport ID number; driver's license or state identification card number; medical information; health insurance number; or biometric data.</p> <p>Username or email address in combination with a password or questions and answers that would permit access to a resident's online account.</p> <p>Account number or credit or debit card number, in combination with any required security or access code or password that would permit access to a resident's financial account.</p> <p>Medical information means any information about a consumer's medical or mental health treatment or diagnosis by a health care professional (Colo. Rev. Stat. §6-1-716(1)(e)).</p> <p>Biometric data means unique biometric data generated from measurements or analysis of human body characteristics for the purpose of authenticating the individual when he or she accesses an online account (Colo. Rev. Stat. §6-1-716(1)(a)).</p>
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or secured by any other means rendering the name or element unreadable or unusable, so long as the encryption key is not reasonably believed to have also been acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made no later than 30 days after the date of determination that the breach occurred, consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system.</p> <p>Content: Notice must include: date or estimated date or date range of breach; description of personal information affected; contact info for covered entity where resident can inquire about the breach; toll-free numbers, websites, and addresses for the FTC and CRAs; and a statement that residents can obtain info from the FTC and CRAs about fraud alerts and security freezes. Additional info must also be included if a resident's access credentials to an online account are compromised in the breach.</p> <p>Method: By written notice, telephone notice, or electronic notice (if it is the primary method of communication with the resident or is consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notice will impede a criminal investigation, and law enforcement notifies the covered entity not to send notice. Notice must be made no later than 30 days after law enforcement informs the covered entity that delay is no longer required.
Harm Threshold	Notification not required if, after prompt investigation, the covered entity determines that misuse of resident's covered info has not occurred and is not reasonably likely to occur.
Government Notice	If covered entity reasonably believes that breach affected 500 or more residents, must also notify the Attorney General no later than 30 days after determination that breach occurred.
Consumer Reporting Agency Notice	If more than 1,000 residents notified, must notify, without unreasonable delay, all nationwide CRAs of anticipated date of notice and approximate number of residents to be notified.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it in the most expedient time possible and without unreasonable delay following discovery of a breach, if misuse of the covered info about a resident

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	has occurred or is reasonably likely to occur. Must cooperate by sharing relevant information about breach but not disclosure of confidential business info or trade secrets.
Potential Penalties	Violations may result in civil penalties.

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[Conn. Gen. Stat. § 36a-701b](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 60 days	Yes

More Details

Scope of this Summary	Notification requirements applicable to any persons who conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; taxpayer identification number; identity protection personal identification number issued by the IRS; driver's license or state identification card number; passport number, military identification number or other identification number issued by the government that is commonly used to verify identity; credit or debit card number; or financial account number in combination with any required security or access code or password that would permit access to a resident's financial account; medical information regarding an individual's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; health insurance policy number or subscriber identification number, or any unique identifier used by a health insurer to identify an individual; biometric information; OR username or email address in combination with a password or security question and answer that would permit access to an online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or secured by other methods that renders them unreadable or unusable.
Breach Defined	Unauthorized access to or acquisition of covered info.
Consumer Notice	<p>Timing: Must be made without unreasonable delay but no later than 60 days after the discovery of the breach, unless a shorter time is required under federal law, subject to completion of an investigation to determine the nature and scope of the incident, to identify those affected, or to restore the reasonable integrity of the system.</p> <p>Content: If Social Security numbers are breached or reasonably believed to have been breached, must offer appropriate identity theft prevention and, if applicable, mitigation services at no cost to the resident for not less than 24 months, as well as information on how the resident can place a credit freeze.</p> <p>Method: By written notice, telephone notice, or electronic notice if it is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notice will impede a criminal investigation and law enforcement requests notification be delayed.
Harm Threshold	Notification not required if, after appropriate investigation and consultation with relevant federal, state, and local law enforcement, the covered entity reasonably determines the breach will not likely result in harm to affected residents.
Government Notice	Covered entity must also provide notice to the Connecticut Attorney General no later than the time notice is provided to the resident.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of breach.
Potential Penalties	Violations may result in civil penalties.

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 60 days	Yes, if >500 residents notified

More Details

Scope of this Summary	Notification requirements applicable to any person who conducts business in state and owns, licenses, or maintains covered info. Some types of businesses may be exempt from some or all of these requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state or federal identification card number; account, credit or debit card number, in combination with any required security or access code or password that would permit access to a financial account; passport number; username or email address in combination with password or security question and answer that would permit access to an online account; medical information, medical treatment by a health care professional; health insurance policy number, subscriber identification number, or any other unique identifier used by a health insurer to identify the person; unique biometric data generated from measurements or analysis of human body characteristics for authentication purposes; or individual taxpayer identification number.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted so long as encryption key is not reasonably believed to also have been acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay but no later than 60 days after determination that breach occurred.</p> <p>Content: If a resident's Social Security number was compromised, covered entity must offer one year of credit monitoring services to the resident free of cost and must also provide all information necessary to enroll in such services and information on how resident can place a credit freeze.</p> <p>Method: By written notice, telephonic notice, or electronic notice if it is the primary method of communication with resident or is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied. Other notice methods may be available if only email account login credentials are compromised in breach.</p>
Delayed Notice	Notification may be delayed if (1) law enforcement determines that notice will impede a criminal investigation and has made a request for delay to covered entity, or (2) covered entity cannot, through reasonable diligence, identify within 60 days that covered info of certain residents was affected in the breach (must notify those residents as soon as practicable after determining their info was affected, unless substitute notice was made).
Harm Threshold	Notification not required if, after an appropriate investigation, the covered entity reasonably determines that breach is unlikely to result in harm to affected individuals.
Government Notice	If over 500 residents are to be notified, must also notify Attorney General no later than the time resident notice is provided.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following determination of a breach. Must cooperate by sharing relevant information about breach.
Potential Penalties	Violations may result in civil penalties.

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible without unreasonable delay	Yes, if 50+ residents notified

More Details

Scope of this Summary	Notification requirements applicable to persons or entities that conduct business in DC and that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, or any other personal identifier which can identify a person or the person's information, plus: Social Security number, individual taxpayer identification number, passport number, driver's license or DC identification card number, military identification number, other unique identification number issued on a government document used to verify the identity of the individual; account number, credit card or debit card number, or any other number or code or combination of numbers or codes, such as an identification number, security code, access code, or password; medical information; genetic information or DNA profile; health insurance information, including a policy number, subscriber information number, or any unique identifier used by a health insurer to identify the person that permits access to an individual's biological characteristics, that is used to uniquely authenticate the individual's identity when the individual accesses a system or account; any combination of data elements listed that would enable a person to commit identify theft without reference to a person's first name or first initial and last name or other independent personal identifier; or username or email address in combination with a password, security question and answer, or other means of authentication, or any combination of data elements mentioned above that permits access to an individual's email account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that has been rendered secure so as to be unusable to an unauthorized third party.
Breach Defined	Unauthorized acquisition of electronic data or any equipment or device storing such data that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible and without unreasonable delay consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system.</p> <p>Content: The written notice shall include: (1) The name and contact information of the person or entity reporting the breach; (2) The name and contact information of the person or entity that experienced the breach; (3) The nature of the breach of the security of the system; (4) The types of personal information compromised by the breach; (5) The number of District residents affected by the breach; (6) The cause of the breach; (7) The remedial action taken by the person or entity to include steps taken to assist District residents affected by the breach; (8) The date and time frame of the breach, if known; (9) The address and location of corporate headquarters, if outside of the District; (10) Any knowledge of foreign country involvement; and (11) A sample of the notice to be provided to District residents.</p> <p>Method: By written notice or by electronic notice if customer consented to receipt of electronic notice consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notice will impede a criminal investigation.
Harm Threshold	N/A
Government Notice	Notification to the AG must be made if the breach affect 50 or more residents and no later than when notice was sent to the individuals.
Consumer Reporting Agency Notice	If more than 1,000 residents notified, must notify all nationwide CRAs without unreasonable delay of timing, distribution, and content of the consumer notice.

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Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it in the most expedient time possible following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

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[Fla. Stat. § 501.171](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 30 days	Yes, if 500+ residents notified

More Details

Scope of this Summary	Notification requirements applicable to commercial entities that acquire, maintain, store, or use covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license, identification card number, passport number, military identification number, or other government-issued number to verify identity; financial account number or credit or debit card number, in combination with any required security code, access code, or password that is necessary to permit access to an individual's financial account; any information regarding an individual's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional; or health insurance policy or subscriber identification number and any unique identifier used by health insurer to identify the individual. Covered info also includes a username or email address in combination with password or security question and answer that would permit access to online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, secured, or modified to remove identifying elements or otherwise render it unusable.
Breach Defined	Unauthorized access to covered info, excluding certain good-faith access by employees or agents.
Consumer Notice	Timing: Must be made as expeditiously as practicable and without unreasonable delay but no later than 30 days after determination of breach or reason to believe breach occurred, consistent with time necessary to determine scope of the breach, identify those affected, and restore the reasonable integrity of the system. May receive 15 more days if good cause for delay provided to Dept. of Legal Affairs within original 30 days. Content: Notice must include the date(s), estimated date, or estimated date range of the breach of security; a description of the covered info that was or is reasonably believed to have been accessed; and the covered entity's contact info for inquires. Method: By written notice or email. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed for a specified period upon written request by law enforcement if law enforcement determines that notice will impede a criminal investigation. A covered entity can also receive an extra 15 days to provide notice to consumers if good cause for delay is provided in writing to the Dept. of Legal Affairs within 30 days of the breach.
Harm Threshold	Notification not required if, after investigation and consultation with relevant federal, state, or local law enforcement, covered entity reasonably determines breach has not and will not likely result in identity theft or other financial harm. Determination must be documented in writing, maintained for five years, and provided to Dept. of Legal Affairs within 30 days of determination.
Government Notice	If breach affects 500 or more residents, must notify the AG as expeditiously as practicable, but no later than 30 days after determination of breach or reason to believe breach occurred. Notice must include: synopsis of events surrounding breach; number of residents affected/potentially affected; info on services offered to affected individuals free of charge; copy of the notice to residents; and contact info for covered entity. Must provide additional info upon request by Dept.
Consumer Reporting Agency Notice	If more than 1,000 residents notified, must, without reasonable delay, notify all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as expeditiously as practicable but no later than 10 days following determination of a breach or reason to believe breach occurred. Must provide all info other entity needs to comply with its notice requirements.

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[Ga. Code Ann. §§ 10-1-910 to -912](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to "data collectors" (meaning certain state or local governmental agencies), "information brokers" (meaning persons or commercial entities who engage in whole or in part in the business of collecting, evaluating, transmitting, or otherwise communicating information concerning individuals for the primary purpose of furnishing personal information to nonaffiliated third parties), and persons maintaining covered info on their behalf.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; account, credit or debit card number, if it can be used without additional identifying info, access codes or passwords; account passwords or personal identification numbers or other access codes; or any of the previous data elements when not connected with the first name or first initial and last name if information compromised is sufficient to perform or attempt identity theft against the person whose information was compromised.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith access by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible and without unreasonable delay consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity, security, and confidentiality of the system. Method: By written notice, telephonic notice, or electronic notice if it is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notice will compromise a criminal investigation.
Harm Threshold	N/A
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 10,000 residents notified, must notify all nationwide CRAs without unreasonable delay of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of an information broker or data collector, you must notify them within 24 hours following discovery of a breach if the covered information was or is reasonably believed to have been accessed without authorization.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons and entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or Guam identification card number (issued in lieu of a driver's license); financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted.
Breach Defined	Unauthorized access and acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and to restore the reasonable integrity of the system. Method: By written notice to postal address in covered entity's records, telephone notice, or electronic notice. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines and advises that notification will impede a criminal or civil investigation, or homeland or national security.
Harm Threshold	Notification not required if acquisition of covered info does not cause, or covered entity does not reasonably believe has caused or will cause, identity theft or other fraud to a Guam resident.
Government Notice	N/A
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as soon as practicable following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	Yes, if >1,000 individuals notified

More Details

Scope of this Summary	Notification requirements applicable to commercial entities that own, license, or maintain covered info of state residents, or conduct business in the state and own or license covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or account, credit or debit card number, access code, or password that would permit access to an individual's financial account.
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is redacted or encrypted so long as the encryption key was not accessed or acquired.
Breach Defined	Unauthorized access to and acquisition of covered info where illegal use of the personal information has occurred or is reasonably likely to occur and creates risk of harm to the person, excluding certain good-faith access by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay consistent with any measures to determine contact info, the scope of the breach, and to restore the reasonable integrity, security, and confidentiality of the system.</p> <p>Content: Notice must be clear and conspicuous and must describe: incident in general terms; type of covered info accessed and acquired; covered entity's acts to protect covered info from further unauthorized access; telephone number, if there is one, individual can call for further information and assistance; advice for individual to remain vigilant.</p> <p>Method: By written notice to last known address; by telephonic notice if direct contact is made; or by email if individual has consented to receive electronic communications and notice is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement informs covered entity that notice may impede a criminal investigation or jeopardize national security and requests delay. Request must be in writing or documented contemporaneously in writing by covered entity.
Harm Threshold	Notification not required if illegal use of covered info has not occurred nor is reasonably likely to occur, and incident does not create a risk of harm to the person.
Government Notice	If more than 1,000 individuals notified, must, without unreasonable delay, notify, in writing, the Hawaii Office of Consumer Protection of timing, distribution, and content of the consumer notice.
Consumer Reporting Agency Notice	If more than 1,000 individuals notified, must, without unreasonable delay, notify, in writing, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

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[Idaho Code Ann. §§ 28-51-104 to 107](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible without unreasonable delay	No*

More Details

Scope of this Summary	Notification requirements applicable to individuals or commercial entities that conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or account, credit card, or debit card number in combination with any security code, access code, or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted.
Breach Defined	Illegal acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach, identify the resident affected, and restore the reasonable integrity of the system. Method: By written notice, telephonic notice, or electronic notice if it is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation.
Harm Threshold	Notification not required if, after reasonable and prompt investigation, the covered entity determines that misuse of a resident's covered info has not occurred or is not reasonably likely to occur.
Government Notice	N/A* - Public agencies have a duty to notify the AG.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach if misuse of covered info has occurred or is reasonably likely to occur. Must cooperate by sharing relevant information about breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible without unreasonable delay	Yes, if >500 residents notified

More Details

Scope of this Summary	Notification requirements applicable to commercial entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; account, credit or debit card number, or an account or credit card number in combination with any required information that would permit access to a resident's financial account; medical information; health insurance information; or unique biometric data generated from measurements or technical analysis of human body characteristics used by the owner or licensee to authenticate an individual, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data. Covered info also includes username or email address plus a password or security question and answer that would permit access to an online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted, so long as encryption key was not acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible and without unreasonable delay following discovery or notification of the breach, consistent with any measures to determine the scope of the breach and restore the reasonable integrity, security, and confidentiality of the system. Content: Notice must include the toll-free numbers and addresses for the CRAs; toll-free number, address, and website for the FTC; and a statement that the resident can obtain information from these sources about fraud alerts and security freezes. If information permitting access to an online account is compromised, notice must include directions to change access credentials and/or other steps to protect all online accounts using the same credentials. The notice must not include information concerning the number of Illinois residents affected by the breach. Method: By written notice or electronic notice if it is consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notification will impede a criminal investigation and provides a written request for the delay.
Harm Threshold	N/A
Government Notice	If more than 500 Illinois residents are notified, must notify Director of the Attorney General no later than when residents are notified. Notice must include a description of the breach, number of residents affected, and steps taken in response. AG may publish name of company that suffered the breach, the types of personal information compromised, and the date range of the breach.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach and must cooperate in matters relating to the breach as specified in the statute.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Ind. Code §§ 24-4.9-1 to 24-4.9-5](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	No later than 45 days	Yes

More Details

Scope of this Summary	Notification requirements applicable to any persons that own or license covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number, driver's license or state identification card number; credit card number; or financial account or debit card number in combination with a security code, access code or password that would permit access to the person's account. Covered info includes a Social Security number by itself without name.
Form of Covered Info	Electronic or tangible medium (paper, microfilm, etc.) if transferred from computerized data.
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made without unreasonable delay but not more than 45 days after the discovery of the breach, consistent with necessary measures to restore the integrity of the system or necessary to discover the scope of the breach. Method: By mail, telephone, fax, or email. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement or the Attorney General requests delay because disclosure will impede a criminal or civil investigation or jeopardize national security.
Harm Threshold	Notification not required if the breach has not resulted in and could not result in identity deception, identity theft, or fraud.
Government Notice	If notice provided to one or more residents, must also notify the Indiana Attorney General within 45 days.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify all CRAs with information necessary to assist the CRA to prevent fraud, including the types of covered info affected by the breach.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on June 22, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expeditious manner possible and without unreasonable delay	Yes, if >500 residents notified

More Details

Scope of this Summary	Notification requirements applicable to persons or business entities that own or license covered info that is used in the course of a business, vocation, occupation, or volunteer activities. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or other government-issued unique identification number; financial account number, credit card number, or debit card number in combination with any required expiration date, security code, access code, or password that would permit access to an individual's financial account; unique electronic identifier or routing code, in combination with any required security code, access code, or password that would permit access to an individual's financial account; or unique biometric data, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data.
Form of Covered Info	Electronic or any medium (paper, microfilm, etc.) if transferred from computerized data.
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or otherwise altered by any method or technology pursuant to accepted industry standards in such a way that it is unreadable so long as the encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in most expeditious manner possible and without unreasonable delay, consistent with any measures necessary to sufficiently determine contact info for affected consumers, determine the scope of the breach, and restore the reasonable integrity, security, and confidentiality of the data.</p> <p>Content: Notice must include a description and approximate date of the breach, the type of covered info obtained in the breach, contact info for CRAs, and advice to the consumer to report suspected incidents of identity theft to local law enforcement or the Attorney General.</p> <p>Method: By written notice or electronic notice (if it is the customary method of communication with the consumer or is consistent with Iowa Code ch 554D and E-SIGN). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation and the agency makes a written request that the notification be delayed.
Harm Threshold	Notification not required if after appropriate investigation or consultation with relevant federal, state, or local law enforcement, covered entity determines that there is no reasonable likelihood of financial harm to residents. Such determination must be documented in writing and retained for five years.
Government Notice	If more than 500 Iowa residents are notified, must notify Director of the Iowa Attorney General's Consumer Protection Division within 5 business days after notifying residents.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Kan. Stat. Ann. §§ 50-7a](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expeditious manner possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses that conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit card, or debit card number, alone or in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted or otherwise secured by any method in such a way that it is unreadable or unusable.
Breach Defined	Unauthorized access and acquisition that compromises the security, confidentiality, or integrity of the covered info that the covered entity reasonably believes has caused or will cause identity theft to a resident, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation.
Harm Threshold	Notification not required if, after reasonable and prompt investigation, misuse of covered info has not and is not reasonably likely to occur.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must, without unreasonable delay, notify all nationwide CRAs of timing, distribution, and content of the notices.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it following discovery of a breach if covered info was or is reasonably believed to have been accessed and acquired by an unauthorized person.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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KENTUCKY

Data Breach Notification Summary



[Ky. Rev. Stat. Ann. § 365.732](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expeditious manner possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons or business entities that conduct business in the state. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license number; or account, credit card, or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info that actually causes or that covered entity reasonably believes has caused or will cause identity theft or fraud against a resident, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation.
Harm Threshold	Notification not required if the covered entity reasonably believes that the breach has not and will not cause identity theft or fraud against any Kentucky resident.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must, without unreasonable delay, notify all nationwide CRAs and credit bureaus of timing, distribution, and content of the notices.
Third-Party Notice	If you conduct business in Kentucky and maintain covered info on behalf of another entity, you must notify it as soon as reasonably practicable after discovery of a breach if the covered info was or is reasonably believed to have been acquired by an unauthorized person.
Potential Penalties	Not specified

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[La. Rev. Stat. Ann. §§ 51:3071 to 51:3077](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 60 days	Yes

More Details

Scope of this Summary	Notification requirements applicable to any person or agency that conducts business in the state or that owns, licenses, or maintains covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account; passport number; or biometric data. In particular, "biometric data" is defined as 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.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted.
Breach Defined	Compromise to 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 covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in most expedient time possible and without unreasonable delay but no later than 60 days from discovery of the breach, consistent with any measures necessary to determine the scope of the breach, prevent further disclosures, and restore the reasonable integrity of the data system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation or if covered entity requires additional time to determine scope of the breach, prevent further disclosures, and restore the reasonable integrity of the system. Within the original 60-day deadline the covered entity must provide in writing to the Attorney General reasons for delay.
Harm Threshold	Notification not required if, after reasonable investigation, the covered entity determines that there is no reasonable likelihood of harm to residents. The covered entity must document determination in writing, retain the documentation for five years, and provide a copy to the Attorney General upon request.
Government Notice	If notice to Louisiana residents is required, the covered entity must also provide written notice to the Consumer Protection Section of the Attorney General's office. Notice must be received within 10 days of distribution of notice to Louisiana residents and must include the names of those affected residents.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it following discovery of a breach if the covered info was or is reasonably believed to have been acquired by an unauthorized person.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes*	As expeditiously as possible and without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to individuals, entities, and "information brokers" (as defined) that maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state ID card number; account or credit/debit card number if usable without additional identifying information, access codes, or passwords; account passwords, PIN numbers, or other access codes; or any of the previous data elements when not in connection with first name or first initial and last name, if the information compromised would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted, so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition, release, or use of computerized data that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made as expeditiously as possible and without unreasonable delay, consistent with measures necessary to determine the scope of the breach and restore the reasonable integrity, security, and confidentiality of the data in the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed by law enforcement if they determine that it will compromise a criminal investigation. Notice must be given within seven business days after they determine that notification will not compromise the investigation.
Harm Threshold	Notification to residents not required if, after a reasonable and prompt good-faith investigation, the covered entity determines that there is no reasonable possibility that the covered info has been or will be misused. * Harm threshold does not apply to information brokers.
Government Notice	If notification to residents is required, must also notify the appropriate state regulator (either Dept. of Professional and Financial Regulation or, if not regulated by the Department, the Attorney General).
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify all nationwide CRAs without unreasonable delay. The notification must include the date of the breach, estimated number of affected individuals, if known, and the date those individuals were or will be notified.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach if covered information was or is reasonably believed to have been acquired by an unauthorized person.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	As soon as practicable but no longer than 45 days after concluding investigation into the breach	Yes

More Details

Scope of this Summary	Notification requirements applicable to businesses that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and Code of Md. Regulations 10.25.18.07-08 provides additional notification requirements for health information exchanges.
Covered Info	<p>First name or first initial and last name, plus: Social Security number, tax identification number, passport number, or other federal government-issued identification number; driver's license or state ID card number; an account number (including credit or debit card number), in combination with any required security or access code or password that permits access to a financial account; health information, including information about an individual's mental health; health insurance policy, certificate number, or health insurance subscriber identification number, combined with a unique identifier used by an insurer or an employer that is self-insured that permits access to an individual's health information; unique biometric information of an individual generated by automatic measurements of an individual's biological characteristics, such as a fingerprint, voice print, genetic print, retina or iris image, or other unique biological characteristics, that can be used to uniquely authenticate the individual's identity when the individual accesses a system or account; or genetic information with respect to an individual.</p> <p>A username or email address plus password or security question/answer permitting access to an email account.</p>
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or otherwise protected by another method that renders the info unreadable or unusable.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of residents' covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made as soon as reasonably practicable but no later than 45 days after the business discovers or is notified of the breach of the security of a system.</p> <p>Content: Notice must include: to the extent possible, a description of categories of info (including covered info) acquired; business's address, telephone number, and toll-free number (if maintained); toll-free numbers and addresses of the major CRAs; and toll-free numbers, addresses, and websites for the FTC and MD Attorney General, plus a statement that residents can obtain info from these sources about steps to avoid identity theft.</p> <p>Method: By mail, by email (if resident expressly consented to receive electronic notices or if business is primarily conducted online), or by telephone. Substitute notice is available if certain criteria are satisfied. Electronic notice permitted in the case of a breach involving personal information that permits access to an email account only, but specific content and delivery requirements apply.</p>
Delayed Notice	Notification may be delayed: (1) if law enforcement determines that notice will impede a criminal investigation or jeopardize national or homeland security or (2) to determine the scope of the breach of the security of a system, identify the individuals affected, or restore the integrity of the system. Notice to affected individuals that is delayed due to law enforcement must be given within seven days after law enforcement determines notice will not impede investigation or jeopardize security or by the end of the original 45-day period.
Harm Threshold	Notification not required if the business reasonably determines that the breach of the security of the system does not create a likelihood that personal information has been or will be misused. Must document determination in writing and maintain for three years.
Government Notice	If notice is required, must notify the MD Attorney General before providing consumer notice. The notice should include a copy of the notice sent to the consumers and a brief description that includes the nature of the breach, the type of affected personal information, and any steps taken to restore the integrity of the system.

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Consumer Reporting Agency Notice	If required to notify 1,000 or more residents, must also notify all nationwide CRAs without unreasonable delay of timing, distribution, and content of the consumer notices.
Third-Party Notice	If maintaining covered info on behalf of another entity, must notify that entity as soon as practicable but no later than 45 days after discovery or notification of breach. Harm threshold does not apply to third-party notice. Businesses that maintain covered info on behalf of another entity may not charge that entity a fee for providing it information it needs in order to notify consumers.
Potential Penalties	Violations may result in civil or criminal penalties.

Last revised on June 8, 2022

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[Mass. Gen. Laws ch. 93H, §§ 1-6](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	As soon as practicable and without unreasonable delay	Yes

Scope of this Summary	Notification requirements applicable to persons and businesses, that own, license, maintain, or store covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state ID card number; or account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is encrypted, so long as encryption key was not compromised.
Breach Defined	Unauthorized acquisition or use of covered info that creates a substantial risk of identity theft or fraud against a resident, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made as soon as practicable and without unreasonable delay when covered entity knows or has reason to know a breach or other unauthorized acquisition or use of covered info has occurred.</p> <p>Content: Notice must include information about: resident's right to obtain a police report, how to request a security freeze, including information that must be provided to request a security freeze and that there is no charge for a security freeze, and mitigation services. Notification must not include the nature of the incident or the number of residents affected by the incident.</p> <p>Method: By written notice or electronic notice (if consistent with E-SIGN and Mass. Gen Laws ch 110G). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation and notifies the Attorney General in writing. The entity must cooperate with law enforcement, including sharing information relevant to the incident.
Harm Threshold	Notification not required if the breach does not create a substantial risk of identity theft or fraud against a resident.
Government Notice	Must notify the Attorney General and the Director of the Office of Consumer Affairs and Business Regulation as soon as practicable and without unreasonable delay. Notice must include the nature of the incident, the number of residents affected, and any steps the entity has taken or plans to take relating to the incident.
Consumer Reporting Agency Notice	<p>The covered entity must notify the CRA identified by the Director of Consumer Affairs and Business Regulation as soon as practicable and without unreasonable delay.</p> <p>The notice must include the same content as required in the notice to the AG.</p>
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as soon as practicable and without unreasonable delay when you know or have reason to know of a breach or other unauthorized acquisition or use of covered info. Must also cooperate with owner or licensor of the covered info (including specific disclosure obligations).
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Mich. Comp. Laws §§ 445.61, 445.63, 445.72](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to individuals or entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state ID card number; or demand deposit, other financial account number, credit card or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access and acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system.</p> <p>Content: Notice must be communicated in a clear and conspicuous manner; describe the breach in general terms; describe the type of covered info subject to the breach; generally describe steps taken to protect data against further breaches, if applicable; provide a telephone number the resident may call for assistance or additional info; and remind the resident of the need to remain vigilant for incidents of fraud and identity theft.</p> <p>Method: By written, electronic, or telephone notice. The statute specifies requirements for each type of notice. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal or civil investigation or jeopardize national or homeland security and if a delay is necessary to determine the scope of the breach and restore the reasonable integrity of the database.
Harm Threshold	Notification not required if entity determines that the breach has not and is not likely to cause substantial loss or injury to, or result in identity theft with respect to, one or more Michigan residents.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, after notifying those residents the covered entity must notify all major CRAs without unreasonable delay of timing and number of resident notices.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it of a breach unless you determine that the breach has not and is not likely to cause substantial loss or injury to, or result in identity theft with respect to, one or more Michigan residents.
Potential Penalties	Violations may result in civil penalties. It is also a crime to falsely send out notices where no breach has occurred with the intent to defraud.

Last revised on February 15, 2022

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MINNESOTA

Data Breach Notification Summary



[Minn. Stat. §§ 325E.61, 325E.64](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses that conduct business in Minnesota and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state ID card number; or account, credit card, or debit card number in combination with any required security or access code or password that would permit access to an individual's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or secured by another method of technology that renders it unreadable or unusable, so long as the encryption key is not also acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach, identify those affected, and restore the reasonable integrity of the system. Method: By written notice, or electronic notice if the primary method of communication with the resident or if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed to a specific date if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	N/A
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 500 residents are notified, entity must notify the major CRAs within 48 hours of consumer notice of the timing, distribution, and content of the notices.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach if covered data was or is reasonably believed to have been acquired by an unauthorized person.
Potential Penalties	Violations may result in civil or criminal penalties.

Last revised on February 15, 2022

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MISSISSIPPI

Data Breach Notification Summary



[Miss. Code Ann. § 75-24-29](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons who conduct business in Mississippi and who, in the ordinary course of business, own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state ID card number or tribal identification card number; or account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is secured by encryption or any other method or technology that renders the covered info unreadable or unusable.
Breach Defined	Unauthorized acquisition of covered info.
Consumer Notice	Timing: Must be made without unreasonable delay, subject to the completion of an investigation to determine the nature and scope of the breach or to restore the reasonable integrity of the system. Method: By written notice, telephone notice, or electronic notice (if that is the primary means of communication with the affected resident or if it is consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed for a reasonable period of time if law enforcement determines that notification will impede a criminal investigation or national security and agency has requested that the notification be delayed.
Harm Threshold	Notification not required if, after an appropriate investigation, the covered entity determines that breach will not likely result in harm to residents.
Government Notice	N/A
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you conduct business in Mississippi and maintain covered info on behalf of another entity, you must notify it as soon as practicable following discovery of a breach if the covered info was or is reasonably believed to have been acquired by an unauthorized person for fraudulent purposes.
Potential Penalties	Violations may result in civil or criminal penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	Yes, if >1,000 residents notified

More Details

Scope of this Summary	Notification requirements applicable to individuals or entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or other unique identification number created or collected by a government body; account number, credit or debit card number, unique electronic identifier, or routing code in combination with any required security code, access code, or password that would permit access to a resident's financial account; medical information; or health insurance information.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or otherwise altered in such a manner to make it unreadable or unusable.
Breach Defined	Unauthorized access and acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay, consistent with any measures necessary to determine scope of the breach and sufficient contact information for affected residents and to restore the reasonable integrity, security, and confidentiality of the system.</p> <p>Content: Notice must include a general description of the breach; the type of covered info affected; a telephone number for further information and assistance, if one exists; contact information for CRAs; and advice to remain vigilant by reviewing account statements and monitoring free credit reports.</p> <p>Method: In writing, by telephone (if contact made directly with affected resident), or electronic notice (if entity has valid email address, resident agreed to receive communications electronically, and notice is consistent with E-SIGN). Substitute notice available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation or jeopardize national or homeland security. The request must be in writing or documented by the covered entity contemporaneously and include the officer name and agency.
Harm Threshold	Notification not required if, after consultation with relevant law enforcement, the covered entity determines that the risk of identity theft or other fraud to any resident is not reasonably likely to occur as a result of the breach. Must document determination and maintain for five years.
Government Notice	If more than 1,000 residents are notified, must, without unreasonable delay, notify Attorney General's office of timing, distribution, and content of the consumer notice.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must, without unreasonable delay, notify all CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Mont. Code Ann. §§ 30-14-1701 to -1705](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses, excluding insurance companies, that conduct business in Montana and that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license, state ID or tribal ID card number; account, credit card, or debit card number in combination with any required security or access code or password that would permit access to an individual's financial account; medical record info as defined by Mont. Code Ann. § 33-19-104(19); tax ID number; or an identity-protection personal ID number issued by the IRS.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted.
Breach Defined	Unauthorized acquisition that materially compromises the security, confidentiality, or integrity of the covered info and causes or is reasonably believed to cause loss or injury to a resident, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and restore the reasonable integrity of the system. Method: By written notice, telephone notice, or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	Notification not required if the covered entity reasonably believes that breach has not and will not reasonably cause loss or injury to a Montana resident.
Government Notice	If notice to residents is required, must simultaneously submit electronic copy of notification to Attorney General along with a statement detailing the date and method of distributing the notice and number of residents notified.
Consumer Reporting Agency Notice	If notice to residents suggests, indicates, or implies that they may obtain a copy of their consumer report from a CRA, entity must coordinate with the CRA as to the timing, content, and distribution of the notice. Coordination may not unreasonably delay notice to affected residents.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil or criminal penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	As soon as possible and without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to individuals or commercial entities that conduct business in the state and that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	<p>First name or first initial and last name, plus: Social Security number; driver's license or state ID card number; account, credit or debit card number in combination with any information that allows access to a resident's financial account; unique electronic identification number or routing code combined with any required security code, access code, or password; or unique biometric data, such as a fingerprint, voice print, or retina or iris image, or other unique physical representation.</p> <p>A username or email address in combination with a password or security question and answer that would permit access to an online account.</p>
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or otherwise altered in such a manner to make it unreadable, so long as the encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: If, after a reasonable and prompt investigation conducted in good faith, covered entity determines that covered info has been or is reasonably likely to be used for an unauthorized purpose, notice to affected resident must be made as soon as possible and without unreasonable delay, consistent with any measures necessary to determine the scope and restore the reasonable integrity of the system.</p> <p>Method: By written notice, telephone notice, or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	N/A
Government Notice	If notice to residents is required, must also notify the Attorney General of the breach no later than the time when residents are notified.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify and cooperate with it after becoming aware of a breach if covered info has been or is reasonably likely to be used for an unauthorized purpose. Cooperation includes but is not limited to sharing the information relevant to the breach but does not include sharing proprietary information.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to businesses that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license, driver authorization card, or identification card number; account, credit, or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account; or medical or health insurance identification number. A username, unique identifier, or email address in combination with a password, access code, or security question and answer that would permit access to an online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted.
Breach Defined	Unauthorized acquisition that materially compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible and without unreasonable delay, consistent with any measures to determine the scope of the breach and restore the reasonable integrity of the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	N/A
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must, without unreasonable delay, notify all nationwide CRAs of timing and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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NEW HAMPSHIRE

Data Breach Notification Summary



[N.H. Rev. Stat. Ann. §§ 359-C:19 to C:21](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	As soon as possible	Yes

More Details

Scope of this Summary	Notification requirements applicable to persons who conduct businesses in the state or who own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or government identification number; or account, credit card, or debit card number in combination with any required security or access code or password that would permit access to an individual's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or secured by a method that renders the covered info completely unreadable or unusable so long as encryption key was not also acquired.
Breach Defined	Unauthorized acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made as soon as possible following determination that covered information has been or is reasonably likely to be misused or following conclusion that such determination cannot be made.</p> <p>Content: Notice must include a description of the incident in general terms, the approximate date of the breach, the type of covered info that was obtained as a result of the breach, and a telephone number for the covered entity.</p> <p>Method: By written notice, electronic notice (if the primary means of communication with affected individuals), or by telephone notice (if a log of the notification is kept). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement or national or homeland security agency determines that notification will impede a criminal investigation or jeopardize national or homeland security.
Harm Threshold	Notification not required if entity determines that misuse of the covered info has not occurred and is not reasonably likely to occur.
Government Notice	<p>All entities that do not fall under the jurisdiction of a regulator specified below must notify the Attorney General's office of the breach. Such notice must include, the anticipated date of the notice to individuals and the approximate number of individuals who will be notified. Different regulators may have different notification requirements and deadlines.</p> <p>Entities subject to the jurisdiction of the bank commissioner, director of securities regulation, insurance commissioner, public utilities commission, the financial institutions and insurance regulators of other states, or federal banking or securities regulators must notify their primary regulator of the breach.</p>
Consumer Reporting Agency Notice	If required to notify more than 1,000 persons, must notify, without unreasonable delay, all nationwide CRAs of the anticipated date of notification, approximate number of consumers to be notified, and the content of the notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify and cooperate with it immediately following discovery of a breach if the covered info was acquired by an unauthorized person. Cooperation includes sharing information relevant to the breach but not disclosure of confidential info or trade secrets.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible and without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to entities that conduct business in the state and that compile or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	<p>First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.</p> <p>Dissociated data that if linked would constitute covered info is, itself, covered info if the means to link the dissociated data were accessed in connection with access to the dissociated data.</p> <p>A username, email address, or any other account holder-identifying information, in combination with any password or security question and answer that would permit access to an online account.</p>
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or secured by any other method or technology that renders it unreadable or unusable.
Breach Defined	Unauthorized access that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible and without unreasonable delay and consistent with any measures necessary to determine the scope of the breach and to restore the integrity of the system.</p> <p>Method: By written notice or electronic notice if consistent with E-SIGN. If only a username and password were breached, notification can be in electronic or other form that directs the individual to promptly secure their account(s). A business that provides email accounts shall not send notification to email accounts that were breached, but must use other specified methods of notification. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal or civil investigation and requests that notification be delayed.
Harm Threshold	Notification not required if entity established that misuse of the covered info is not reasonably possible. Any determination must be documented in writing and retained for five years.
Government Notice	In advance of any disclosure to the consumers, must report breach and any information pertaining to it to the Division of State Police in the Department of Law and Public Safety. The notice must include any information pertaining to the breach.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible, but no later than 45 days	Yes, if >1,000 residents notified

More Details

Scope of this Summary	Notification requirements applicable to entities that own or license elements that include covered info on a resident. Some types of businesses may be exempt from some or all of these requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or government-issued identification number; account, credit or debit card number in combination with any required security or access code or password that would permit access to a person's financial account; or biometric data.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to covered info that is encrypted, redacted, or otherwise rendered unreadable or unusable, so long as the encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible but no later than 45 calendar days following discovery of the breach, subject to the delay provision discussed below.</p> <p>Content: Notice must contain: name and contact info of covered entity; list of covered info reasonably believed to have been subject to breach, if known; date, estimated date, or range of dates breach occurred, if known; general description of incident; toll-free numbers and addresses of the major CRAs; advice directing recipient to review personal account statements and credit reports, as applicable; and advice informing recipient of their rights pursuant to the federal Fair Credit Reporting Act.</p> <p>Method: By written notice (delivered by US mail) or electronic notice (if primary method of communication with resident or if consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed (1) if law enforcement determines that notification will impede a criminal investigation; or (2) as necessary to determine the scope of the breach and restore the integrity, security, and confidentiality of the system.
Harm Threshold	Notification not required if, after an appropriate investigation, the covered entity determines that the breach does not give rise to a significant risk of identity theft or fraud.
Government Notice	If more than 1,000 residents are notified, must notify AG in the most expedient time possible but no later than 45 days after discovery of breach, unless delayed notice provision applies. Must include number of residents who were notified and a copy of the notice.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify major CRAs in the most expedient time possible but no later than 45 days, unless delayed notice provision applies.
Third-Party Notice	If you maintain or possess covered info on behalf of another entity, you must notify it in the most expedient time possible, but no later than 45 days following discovery of a breach, subject to the harm threshold and delayed notice provisions.
Potential Penalties	Violations may result in an injunction and civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	Name, number, personal mark, or other identifier that can be used to personally identify an individual, plus: Social Security number; driver's license or non-driver identification card number; account number, credit or debit card number, in combination with any required security code, access code, password, or other information that would permit access to an individual's financial account; account number, credit or debit card number, if circumstances exist wherein such number could be used to access an individual's financial account without additional identifying information, security code, access code, or password; or biometric information (i.e., data generated by electronic measurements of an individual's unique physical characteristics, such as a fingerprint, voice print, retina or iris image, or other unique physical representation or digital representation of biometric data which are used to authenticate or ascertain the individual's identity). A username or email address in combination with a password or security question and answer that would permit access to an online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access to or acquisition of covered info that compromises the data's security, confidentiality, or integrity, excluding certain good-faith acquisitions by employees or agents. The statute lists factors that can be considered to determine if covered info was "acquired."
Consumer Notice	Timing: Must be made in the most expedient time possible and without unreasonable delay and consistent with any measures necessary to determine the scope of the breach and to restore the integrity of the system. Content: Notice must be written in plain language and at least include: name and contact info for covered entity, a description of the categories of information reasonably believed to have been acquired without authorization, and telephone numbers and websites of relevant state and federal agencies that provide information about security breach response and identity theft prevention and protection. Method: By written notice, telephone notice (if a log of notifications is kept), or electronic notice (if resident expressly consented to receiving electronic notice, a log of each notification is kept, and business does not require resident to consent to receive notice electronically as a condition of the business relationship). Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	N/A
Government Notice	If residents are notified, must notify the AG, NY Department of State (Division of Consumer Protection), and New York State Police of the timing, content, and distribution of the notices and the approximate number of affected persons. This notice must not delay consumer notice.
Consumer Reporting Agency Notice	If more than 5,000 residents are notified, must notify CRAs of timing, distribution, and content of the consumer notice and the approximate number of affected persons. CRA notice must not delay consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Knowing and reckless violations may result in civil penalties up to \$250,000.

Last revised on February 15, 2022

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NORTH CAROLINA

Data Breach Notification Summary



[N.C. Gen. Stat. §§ 75-61, 75-65](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to businesses that own or license covered info. Some types of businesses may be exempt from some or all of these requirements; non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security or employer taxpayer ID numbers; driver's license, state ID card, or passport numbers; checking account, savings account, credit card, or debit card numbers; PIN code; digital signatures; biometric data; fingerprints; electronic ID numbers, email names/addresses, Internet account numbers, usernames, parent's legal surname prior to marriage, or passwords (if such information would permit access to a person's financial account or resources); or any other numbers or information that can be used to access a person's financial resources.
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted, so long as encryption key was not compromised.
Breach Defined	Unauthorized access and acquisition of covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay, taking any necessary measures to determine sufficient contact info, determine the scope of the breach, and restore the reasonable integrity, security, and confidentiality of the system.</p> <p>Content: Notice must be clear and conspicuous and include: a description of the incident in general terms; types of covered info involved; covered entity's general acts to protect against further unauthorized access; covered entity's telephone number that the resident can call for further information and assistance, if one exists; advice that directs residents to remain vigilant and review account statements and free credit reports; toll-free numbers and addresses for the major CRAs; and toll-free numbers, addresses, and websites for the FTC and the NC Attorney General's office, along with a statement that the resident can obtain from these sources information about preventing identity theft.</p> <p>Method: By written notice, telephone notice (provided that contact is made directly with the affected persons), or electronic notice (if residents have agreed to receive communications electronically, the entity has a valid email address for the affected persons, and notice is consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification shall be delayed if law enforcement determines that the notification may impede a criminal investigation or jeopardize homeland or national security and makes the request in writing, or the covered entity documents the request contemporaneously in writing, including the name of the officer and agency.
Harm Threshold	Notification not required if no illegal use of covered info has occurred or is reasonably likely to occur and breach does not create a material risk of harm to resident.
Government Notice	If residents are notified, must notify, without unreasonable delay, the Consumer Protection Division of the Attorney General's office and provide the nature of the breach; number of consumers affected; steps taken to investigate the breach; steps taken to prevent a similar breach in the future; and information regarding the timing, distribution, and content of the consumer notices.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, must notify immediately following discovery of a breach.
Potential Penalties	Violations may result in civil or criminal penalties.

Last revised on February 15, 2022

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NORTH DAKOTA

Data Breach Notification Summary



[N.D. Cent. Code §§ 51-30-01 to -07](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	Yes, if >250 individuals affected

More Details

Scope of this Summary	Notification requirements applicable to persons who own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or non-driver color photo identification card number assigned by the North Dakota Department of Transportation (NDDOT); financial account number, credit card or debit card number in combination with any required security or access code or password that would permit access to a financial account; date of birth; maiden name of the resident's mother; medical information; health insurance information; employee identification number in combination with any required security code, access code, or password; or digitized or other electronic signature.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is secured by encryption or any other method or technology that renders the covered info unreadable or unusable.
Breach Defined	Unauthorized acquisition of covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and to restore the integrity of the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice will impede a criminal investigation.
Harm Threshold	N/A
Government Notice	Must notify the Attorney General via mail or email of any breach that affects more than 250 individuals without unreasonable delay.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible but no longer than 45 days	No

More Details

Scope of this Summary	Notification requirements applicable to individuals or commercial entities that conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or altered in a manner that renders it unreadable.
Breach Defined	Unauthorized access and acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents and acquisitions pursuant to a warrant, subpoena, or other court order.
Consumer Notice	Timing: Must be made in the most expedient time possible but no later than 45 days following discovery of the breach, consistent with any measures necessary to determine the scope of the breach, including which residents were affected, and to restore the reasonable integrity of the system. Method: By written notice, telephone notice, or electronic notice if it is the covered entity's primary method of communication with resident. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that the notification will impede a criminal investigation or jeopardize homeland or national security.
Harm Threshold	Notification not required if the covered entity reasonably believes that the breach has not and will not cause a material risk of identity theft or other fraud to any Ohio resident.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 Ohio residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice. CRA notice may not delay any other required notifications.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it in an expeditious manner following determination of a breach if the breach causes or is reasonably believed will cause a material risk of identity theft or fraud to a resident.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[24 Okla. Stat. §§ 161-166](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to individuals or entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access and acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made without unreasonable delay consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system. Method: By written notice, telephone notice, or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines and advises that notification will impede a criminal or civil investigation or homeland or national security.
Harm Threshold	Notification not required if covered entity reasonably believes that breach has not and will not cause identity theft or other fraud to any Oklahoma resident.
Government Notice	N/A
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as soon as practicable following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Or. Rev. Stat. §§ 646A.600-.604, 646A.624-.626](#)

Quick Facts	Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
	Yes	No later than 45 days	Yes, if >250 residents affected

More Details

Scope of this Summary	Notification requirements applicable to persons who own, license, or otherwise possess covered info in the course of business, vocation, occupation, or volunteer activities. Some types of businesses may be exempt from some or all of these requirements but may be required to notify AG of breach even if exempt.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state ID card number; passport or other U.S.-issued ID number; financial account, credit or debit card number, in combination with any required security or access code or password that would permit access to the resident's financial account or any other combination of information covered entity reasonably should know grants access to a financial account; biometric 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 a consumer's identity in the course of a financial or other transaction; health insurance policy number or subscriber identification number in combination with any other unique identifier used by insurer to identify the resident; any information about medical history or mental or physical condition or about a health care professional's medical diagnosis or treatment of the consumer; a username combined with any other information or method necessary to access a consumer's account, OR any of the above data elements without name or username, if that information is not encrypted, redacted, or otherwise rendered unusable and the compromised info would be sufficient to permit a person to commit identity theft.
Form of Covered Info	Electronic only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or rendered unusable with other methods.
Breach Defined	Unauthorized acquisition that materially compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expeditious time possible and without unreasonable delay but no later than 45 days following discovery or notification of breach. In providing notice, covered entity should undertake reasonable measures necessary to determine sufficient contact info, determine the scope of the breach, and restore the reasonable integrity, security, and confidentiality of the data.</p> <p>Content: Notice must include a description of the breach in general terms, approximate date of the breach, the type of covered info subject to the breach, contact info for the covered entity, contact info for the national CRAs, and advice to report suspected identity theft to law enforcement, including the Attorney General and the FTC.</p> <p>Method: By written notice, telephone notice (if direct contact made with resident), or electronic notice (if the customary communication method with resident or is consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification to consumers and AG may be delayed only if law enforcement determines that notice will impede criminal investigation and has made a written request that the notification be delayed.
Harm Threshold	Notification not required if, after an appropriate investigation or after consultation with relevant federal, state, or local law enforcement, covered entity reasonably determines that affected residents are unlikely to suffer harm. The determination must be documented in writing and retained for five years.
Government Notice	Must notify AG of breaches affecting over 250 residents within 45 days of discovery or notification of breach.
Consumer Reporting Agency Notice	If >1,000 residents affected, must notify, without unreasonable delay, nationwide CRAs of timing, distribution, and content of consumer notice, and include police report number, if any. This may not delay consumer notice.
Third-Party Notice	Vendors must notify covered entities as soon as practicable, but no later than 10 days after discovery of a breach, and are not required to notify consumers themselves.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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PENNSYLVANIA

Data Breach Notification Summary



[2005 Pa. Laws 474 \(unofficially consolidated in 73 P.S. §§ 2301-2329 \(West 2019\)\)](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to entities that conduct business in the state and maintain, store, or manage covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access and acquisition that materially compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay, taking any necessary measures to determine the scope of the breach and to reasonably restore the integrity of the system.</p> <p>Content: If notice is given by telephone, it must be clear and conspicuous, describe the incident in general terms, verify the resident's covered info (but does not require the resident to provide the covered info to the entity), and provide a telephone number or Internet website to visit for further information or assistance.</p> <p>Method: By written notice (to the last-known home address), by telephone notice (if the consumer can be reasonably expected to receive it), or by email notice (if a prior business relationship exists and the entity has a valid email address). Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines and advises the covered entity in writing specifically referencing this section that notification will impede a criminal or civil investigation.
Harm Threshold	Notification not required if the covered entity reasonably believes that the breach has not and will not cause loss or injury to any Pennsylvania resident.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and number of consumer notices.
Third-Party Notice	If you maintain, store, or manage covered info on behalf of another entity, you must notify it following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	As expeditiously as possible*	Yes

More Details

Scope of this Summary	Notification requirements applicable to entities authorized to operate or do business in Puerto Rico and that own or are custodians of covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license number, voter identification or other official identification; bank or financial account number of any type, with or without any associated password or access code; names of users and passwords or access codes to public or private info systems; medical info protected by HIPAA; tax information; work-related evaluations.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that needs a special cryptographic code to access.
Breach Defined	Unauthorized access that compromises the security, confidentiality, or integrity of the covered info; or where authorized persons or entities accessed and violated professional confidentiality standards or obtained authorization under false representation with intent to make illegal use of covered info.
Consumer Notice	<p>Timing: As expeditiously as possible consistent with any measures to restore the security of the system.</p> <p>Content: Notice must be submitted in a clear and conspicuous manner, should describe the breach in general terms and the type of sensitive info compromised, and include a toll-free number and Internet site for people to obtain information or assistance.</p> <p>Method: By written notice or by authenticated electronic means according to the Digital Signatures Act. Substitute notice is available if certain criteria are satisfied. In addition, the notice should indicate, to the extent permitted, any ongoing investigation or judicial cases, the nature of the situation, the number of potentially affected, if any criminal complaints have been filed, actions that are being taken, and an estimate of the time and costs required to rectify the situation.</p>
Delayed Notice	Notification may be delayed if law enforcement needs to secure possible crime scenes and evidence.
Harm Threshold	N/A
Government Notice	* Must notify the Department of Consumer Affairs within a non-extendable term of 10 days after discovery of the breach, and the Department must make a public announcement of the fact within 24 hours of receiving the notification.
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you resell or provide access to digital data banks containing covered info, you must notify the proprietor, custodian, or holder of said covered info of any breach that allows access to files containing covered info.
Potential Penalties	Violations may result in civil penalties.

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[R.I. Gen. Laws §§ 11-49.3-1 to 11-49.3-6](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible but no later than 45 days	Yes, if >500 residents

More Details

Scope of this Summary	Notification requirements applicable to persons who store, own, collect, process, maintain, acquire, use, or license covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license number or Rhode Island Identification card number, or tribal identification number; account, credit or debit card number, in combination with any required security or access code, password, or PIN number that would permit access to a resident's financial account; medical or health insurance information; or email address with any required security or access code or password that would permit access to an individual's personal, medical, insurance, or financial account.
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is encrypted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access or acquisition that materially compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible but no later than 45 days after confirmation of the breach and the ability to ascertain information that must be included in the consumer notice.</p> <p>Content: Notice must include to the extent known: the date(s) of the breach, estimated date of the breach, or the date range within which the breach occurred; date breach was discovered; a general and brief description of the incident, including how the breach occurred and the number of affected individuals; the types of info subject to breach; and a clear and concise description of: (i) any remediation services offered, including the toll-free numbers and websites of CRAs, remediation service providers, and the Attorney General, and (ii) information regarding the resident's ability to file or obtain a police report, how to request a security freeze, and any fees that a CRA may require.</p> <p>Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines and notifies the entity that notice will impede a criminal investigation.
Harm Threshold	Notification not required if the breach or disclosure of personal information does not pose a significant risk of identity theft to a Rhode Island resident.
Government Notice	If more than 500 residents are notified, must notify the Attorney General of timing, distribution, and content of the consumer notice and the number of affected individuals. Notification may not delay consumer notice.
Consumer Reporting Agency Notice	If more than 500 residents are notified, must notify the major CRAs of timing, distribution, and content of the consumer notice and the number of affected individuals. Notification may not delay consumer notice.
Third-Party Notice	N/A
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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SOUTH CAROLINA

Data Breach Notification Summary



[S.C. Code Ann. § 39-1-90](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible and without unreasonable delay	Yes, if >1,000 residents notified

More Details

Scope of this Summary	Notification requirements applicable to persons conducting business in the state and who own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; financial account, credit card, or debit card number in combination with any required security code, access code, or password that would permit access to a resident's financial account; or other numbers or info which may be used to access a person's financial accounts or are issued by a governmental or regulatory entity that uniquely identifies a resident.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or rendered unusable with other methods.
Breach Defined	Unauthorized access and acquisition that materially compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible without unreasonable delay, consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system. Method: By written notice, telephone notice, or electronic notice (if it is the primary method of communication with the resident or is consistent with E-SIGN and Chapter 6, Title 11 of the 1976 Code). Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	Notification not required if you reasonably believe that illegal use has not and is not reasonably likely to occur or if use of covered info does not create a material risk of harm to the resident.
Government Notice	If more than 1,000 residents notified pursuant to this statute, must notify Consumer Protection Division of the South Carolina Department of Consumer Affairs, without unreasonable delay, of timing, distribution, and content of the consumer notice.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you conduct business in the state and maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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SOUTH DAKOTA

Data Breach Notification Summary



[SDCL §§ 22-40-19 to 22-40-26](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	No later than 60 days	Yes, if >250 residents are affected

More Details

Scope of this Summary	Notification requirements applicable to individuals or entities that conduct business in the state and own or license covered info. Some types of businesses may be exempt from some or all of these requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or other government-issued ID number; account, credit or debit card number in combination with any required security/access code, password, routing number, PIN, or other information that would permit access to a financial account; health information as defined by HIPAA; or employee ID number in combination with any required security/access code, password, or biometric data used for authentication purposes. A username or email address plus a password or security question and answer permitting access to an online account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to covered info that is encrypted so long as the encryption key was not also acquired.
Breach Defined	Unauthorized acquisition that materially compromises the security, confidentiality, or integrity of covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made no later than 60 days after discovery or notification of breach. Method: By written notice or electronic notice if consistent with E-SIGN or if primary method of communication with affected resident. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines that notification will impede a criminal investigation. If notification is delayed, it must be made no later than 30 days after law enforcement determines notification will not compromise the investigation.
Harm Threshold	Notification to residents not required if, after appropriate investigation and notice to the AG, the covered entity reasonably determines that the breach will not likely cause harm to affected residents. Determination must be documented in writing and maintained for at least three years.
Government Notice	If over 250 residents are affected, must notify AG.
Consumer Reporting Agency Notice	If required to notify any residents, must also notify, without unreasonable delay, all national CRAs of timing, distribution, and content of notice.
Third-Party Notice	N/A
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Tenn. Code Ann. § 47-18-2107](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	No later than 45 days	No

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses that conduct business in the state that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license number; or account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that materially compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made no later than 45 days after discovery or notification of the breach. Method: By written notice or electronic notice (if consistent with E-SIGN or the primary method of communication with the resident). Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice will impede a criminal investigation. If notification is delayed, it must be made no later than 45 days after law enforcement determines that notification will not compromise the investigation.
Harm Threshold	N/A
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it no later than 45 days following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Tex. Bus. & Com. Code Ann. §§ 521.002, 521.053, 521.151](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Without unreasonable delay, but no later than 60 days	Yes, if 250+ residents are affected

More Details

Scope of this Summary	Notification requirements applicable to persons who conduct business in Texas and who own, license, or maintain covered info associated with any individual (whether or not they are a Texas resident, though individuals who are residents of another state that requires notice of a data breach may be notified under that state's law). Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	(1) First name or first initial and last name, plus: Social Security number; driver's license or government-issued identification number; account, credit or debit card number in combination with any required security or access code or password that would permit access to an individual's financial account; OR (2) Information that identifies an individual and relates to: their physical or mental health or condition; the provision of health care to them; or payment for the provision of health care to them.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made as quickly as possible except as necessary to determine the scope of the breach and restore the reasonable integrity of the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice will impede a criminal investigation. Notification must be made as soon as law enforcement determines that the notification will not compromise the investigation.
Harm Threshold	N/A
Government Notice	Must notify the Attorney General no later than 60 days after the discovery of the breach if it involves at least 250 residents. Notification must include a detailed description of the breach or the use of covered information acquired as a result of the breach; the number of residents affected; measures taken and intended to be taken regarding the breach; and whether law enforcement is investigating the breach.
Consumer Reporting Agency Notice	If more than 10,000 persons are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons who own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or protected by another method that renders the data unreadable or unusable.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible without unreasonable delay, consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system. Method: By written notice sent by first-class mail to the most recent known address, telephone notice (including by automatic dialing technology not prohibited by other law), electronic notice (if it is the primary method of communication with resident or is consistent with E-SIGN). Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notice may impede a criminal investigation.
Harm Threshold	Notification not required if, after reasonable and prompt investigation, the covered entity determines that identity theft or fraud has not occurred and is not reasonably likely to occur.
Government Notice	N/A
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach if misuse of covered info has or is reasonably likely to occur. Must cooperate by sharing with the data owner info relevant to the breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible without unreasonable delay but no later than 45 days	Yes

More Details

Scope of this Summary	Notification requirements applicable to commercial entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or nondriver identification card number, individual taxpayer identification number, passport number, military identification number, or other identification number that originates from a government identification document that is commonly used to verify identity for a commercial transaction; financial account, credit or debit card number, if number could be used without additional identifying information, access codes, or passwords, or account passwords or personal identification numbers or other access codes for a financial account; unique biometric data generated from measurements or technical analysis of human body characteristics used by the owner or licensee of the data to identify or authenticate the consumer, such as a fingerprint, retina or iris image, or other unique physical representation or digital representation of biometric data; genetic information; and health records or records of a wellness program or similar program of health promotion or disease prevention, a health care professional's medical diagnosis or treatment of the consumer, or health insurance policy number.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to info that is encrypted, redacted, or protected by another method that renders it unreadable or unusable.
Breach Defined	Unauthorized acquisition or reasonable belief of an unauthorized acquisition that compromises the security, confidentiality, or integrity of covered info, excluding certain good-faith acquisitions by employees or agents. Statute provides factors that may be considered to determine if covered info was "acquired."
Consumer Notice	<p>Timing: Must be made in the most expedient time possible and without unreasonable delay but no later than 45 days after discovery of breach, consistent with any measures to determine scope of the breach and to restore the reasonable integrity, security, and confidentiality of the system.</p> <p>Content: Notice must be clear and conspicuous and include description of: incident in general terms; type of covered info subject to the breach; general acts taken to protect the covered info from further security breach; a telephone number (toll-free, if available) that can be called for further info and assistance; advice to remain vigilant by reviewing account statements and monitoring free credit reports; and approximate date of the security breach. Additional requirements apply to electronic notice.</p> <p>Method: By written notice, telephone notice (if direct contact with resident via a live call), or electronic notice (if primary method of communication with resident or is consistent with E-SIGN). Substitute notice available if certain criteria are satisfied.</p>
Delayed Notice	Notification shall be delayed if law enforcement believes notice may impede an investigation or jeopardize public safety or national or homeland security interests. If law enforcement makes the request in a form other than in writing, the covered entity must document the request in writing, including name of officer and agency making the request.
Harm Threshold	Notification not required if covered entity determines misuse of covered info is not reasonably possible and provides documentation of determination to Attorney General or Dept. of Financial Regulation, as appropriate.
Government Notice	Subject to a law enforcement delay, must provide preliminary notice to the Attorney General (or Dept. of Financial Regulation if regulated by the Dept.) within 14 business days of discovery of the breach. Notice should include date of the breach (if known), date of discovery, and a preliminary description of the breach. This requirement is subject to certain limitations. When consumer notice is provided, the covered entity must provide follow-up notice to the Attorney General or Department, as appropriate, identifying the number of Vermont residents affected, if known, and a copy of the consumer notice.

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Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[14 V.I. Code Ann. §§ 2209-2212](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
No	Most expedient time possible and without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to persons and businesses that conduct business in the territory and that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license number; or account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	Timing: Must be made in the most expedient time possible and without unreasonable delay, consistent with any measures necessary to determine the scope of the breach and to restore the reasonable integrity of the system. Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.
Delayed Notice	Notification may be delayed if law enforcement determines notification will impede a criminal investigation.
Harm Threshold	N/A
Government Notice	N/A
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[Va. Code Ann. § 18.2-186.6](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	Yes

More Details

Scope of this Summary	Notification requirements applicable to individuals or entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements and non-commercial entities may be subject to different requirements. Incidents involving medical information may be subject to different requirements (Va. Code Ann. § 32.1-127.1:05) .
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; financial account, credit card, or debit card number, in combination with any required security or access code or password that would permit access to a resident's financial account; passport number; or military identification number.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted, so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access and acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay following discovery or notification of the breach consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system.</p> <p>Content: Notice must include a description of incident in general terms, types of covered info subject to breach, the general actions the entity has taken to protect covered info from further unauthorized access, a telephone number that person may call for information and assistance (if one exists), and advice that directs the person to remain vigilant by reviewing account statements and monitoring free credit reports.</p> <p>Method: By written notice to last known postal address in covered entity's or individual's records, telephone notice, or electronic notice. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines and advises that notice will impede a criminal or civil investigation or national or homeland security.
Harm Threshold	Notification not required if covered entity reasonably believes that breach has not and will not cause identity theft or other fraud to any Virginia resident.
Government Notice	Must notify Attorney General without unreasonable delay following discovery or notification of the breach.
Consumer Reporting Agency Notice	If more than 1,000 residents are notified, must notify all nationwide CRAs without unreasonable delay of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it without unreasonable delay following discovery of the breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible without unreasonable delay, no more than 30 days	Yes, if >500 residents are notified*

More Details

Scope of this Summary	Notification requirements applicable to persons or businesses that conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	<p>(1) First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account; full date of birth; a unique private key the resident uses for electronic signatures; student, military, or passport ID number; health insurance policy number or health insurance identification number; any 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; or biometric data;</p> <p>(2) any of the elements in (1) without a name if the information would allow a person to commit identity theft against a resident; or</p> <p>(3) a username or email address in combination with a password or security question and answer that would permit access to an online account.</p>
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is encrypted in a manner that meets or exceeds the NIST standard or has been otherwise modified so that covered info is unreadable, unusable, or undecipherable so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized acquisition that compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible without unreasonable delay but no more than 30 calendar days after the breach was discovered, consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system.</p> <p>Content: Notice must be written in plain language and include: name and contact info of the covered entity; list of the types of covered info reasonably believed to have been affected by breach; a time frame of exposure, if known, including the date of the breach and the date it was discovered; and toll-free phone numbers and addresses of the major CRAs. If information permitting access to an online account is compromised, notice must include directions to change access credentials and/or other steps to protect all online accounts using the same credentials.</p> <p>Method: By written notice or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied. By email if the breach involves a username or password, except that if the breach involves the login credentials of an email account provided by the covered entity then notice cannot be provided to that email address.</p>
Delayed Notice	Notification to consumers may be delayed if data owner or licensee contacts a law enforcement agency after discovery of a breach and the agency determines notification will impede a criminal investigation.
Harm Threshold	Notification not required if the breach is not reasonably likely to subject consumers to a risk of harm.
Government Notice	If more than 500 residents must be notified, must provide notice to the Attorney General within 30 days of discovering the breach. Notice must include a summary of steps taken to contain the breach and a sample copy of the consumer notice. This notice must be updated if any required information is unknown at the time the notice is due. While entities subject to HIPAA and federal banking regulators are generally exempt from this statute, they must still notify the state Attorney General.

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Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it immediately following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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[W. Va. Code §§ 46A-2A-101 to -105](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to individuals or commercial entities that own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification card number; or financial account, credit card, or debit card number in combination with any required security or access code or password that would permit access to a resident's financial account.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information that is encrypted or redacted so long as encryption key was not accessed or acquired.
Breach Defined	Unauthorized access and acquisition that compromises the security or confidentiality of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made without unreasonable delay, consistent with any measures to determine the scope of the breach and restore the reasonable integrity of the system.</p> <p>Content: Notice must include: description of categories of info reasonably believed to be accessed or acquired by an unauthorized person, including Social Security numbers, driver's license or state identification numbers, and financial data; telephone number or website address to contact the covered entity (or agent) to learn types of info about individuals maintained by the covered entity and whether the entity maintained info about that individual; and toll-free numbers and addresses for major CRAs and info on how to place a fraud alert or security freeze.</p> <p>Method: By written notice to postal address in covered entity's records, telephone notice, or electronic notice if consistent with E-SIGN. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines and advises that notice will impede a criminal or civil investigation or homeland or national security.
Harm Threshold	Notification not required if covered entity reasonably believes that breach has not and will not cause identity theft or other fraud to any resident.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 residents are notified under this statute, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as soon as practicable following discovery of a breach.
Potential Penalties	Violations may result in civil penalties.

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[Wis. Stat. § 134.98](#)

Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Within reasonable time not greater than 45 days	No

More Details

Scope of this Summary	Notification requirements applicable to entities, other than individuals, that conduct business in the state and maintain covered info in ordinary course of business, license covered info in the state, maintain deposit accounts for a resident, or lend money to a resident. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license or state identification number; financial account, credit or debit card number, or any security or access code or password that would permit access to the individual's financial account; DNA profile; or unique biometric data, including fingerprint, voice print, retina or iris image, or any other unique physical representation.
Form of Covered Info	Electronic or Paper
Encryption Safe Harbor	Statute does not apply to information that is encrypted, redacted, or altered in a manner that renders it unreadable.
Breach Defined	Unauthorized acquisition of covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must make reasonable efforts to notify affected residents within a reasonable time not to exceed 45 days after discovery of the breach, subject to law enforcement delay.</p> <p>Content: Notice must indicate that covered entity knows of the unauthorized acquisition of covered info pertaining to the resident. Upon written request from a notified individual, the covered entity must identify the covered info that was acquired.</p> <p>Method: By mail or by a method the entity has previously used to communicate with the affected person. If address is not known and covered entity has not previously communicated with the affected person, covered entity must provide notice by a method reasonably calculated to actually notify the affected person.</p>
Delayed Notice	Notification must be delayed if law enforcement determines delay necessary to protect an investigation or homeland security.
Harm Threshold	Notification not required if acquisition of covered info does not create a material risk of identity theft or fraud to the affected person.
Government Notice	N/A
Consumer Reporting Agency Notice	If more than 1,000 individuals are notified, must notify, without unreasonable delay, all nationwide CRAs of timing, distribution, and content of the consumer notice.
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as soon as practicable following determination of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Quick Facts

Breach Based on Harm Threshold	Deadline for Consumer Notice	Government Notification Required
Yes	Most expedient time possible without unreasonable delay	No

More Details

Scope of this Summary	Notification requirements applicable to individuals and commercial entities that conduct business in the state and own, license, or maintain covered info. Some types of businesses may be exempt from some or all of these requirements, and non-commercial entities may be subject to different requirements.
Covered Info	First name or first initial and last name, plus: Social Security number; driver's license number; account, credit or debit card number in combination with any security code, access code, or password that would allow access to a person's financial account; tribal, federal, or state government-issued identification card; shared secrets or security tokens known to be used for data-based authentication; username or email address, in combination with a required password or security question and answer; birth or marriage certificate; medical information (i.e., a person's medical history, mental or physical condition, or medical treatment or diagnosis by a health care professional); health insurance information (i.e., 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); unique biometric information (i.e., data generated from measurements or analysis of human body characteristics for authentication purposes); or an individual taxpayer identification number.
Form of Covered Info	Electronic Only
Encryption Safe Harbor	Statute does not apply to information where data elements are redacted.
Breach Defined	Unauthorized acquisition that materially compromises the security, confidentiality, or integrity of the covered info, excluding certain good-faith acquisitions by employees or agents.
Consumer Notice	<p>Timing: Must be made in the most expedient time possible without unreasonable delay following determination that covered info has been or will be misused, consistent with any measures to determine the scope of the breach and to restore the reasonable integrity of the system.</p> <p>Content: Notice must be clear and consistent and include at minimum: toll-free number for covered entity or its agent and where consumer can learn the toll-free numbers and addresses for the major CRAs; types of covered info reasonably believed to be subject to breach; a general description of the breach; the approximate date of the breach, if known; the covered entity's general actions to guard against further breach; advice for resident to remain vigilant by reviewing account statements and monitoring credit reports; and whether notice was delayed due to law enforcement.</p> <p>Method: By written notice or email notice. Substitute notice is available if certain criteria are satisfied.</p>
Delayed Notice	Notification may be delayed if law enforcement determines in writing that notification may seriously impede a criminal investigation.
Harm Threshold	Notification not required if, after a reasonable and prompt investigation, covered entity determines that misuse of covered info about a Wyoming resident has not occurred and is not likely to occur.
Government Notice	N/A
Consumer Reporting Agency Notice	N/A
Third-Party Notice	If you maintain covered info on behalf of another entity, you must notify it as soon as practicable following determination of a breach.
Potential Penalties	Violations may result in civil penalties.

Last revised on February 15, 2022

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Davis Wright Tremaine's Privacy & Security practice group maintains this summary of the 50 state data breach notification statutes (plus the statutes for Washington, D.C., Guam, Puerto Rico, and the U.S. Virgin Islands). The summary should help answer questions about state data breach notification requirements, but it is not intended to provide legal advice, which can only be given in response to inquiries regarding particular situations.

If you have questions about data breach notification requirements, please contact one of the members of our Privacy & Security group who counsels businesses and individuals about such requirements, including [Mike Borgia](#). If you have questions or comments about this summary, please contact DWTBreach@dwt.com.

Please note that states may periodically amend their respective data breach notification statutes and these amendments may affect or modify any current data breach notification requirements. DWT's State Data Breach Notification Summaries will be updated as those amendments go into effect. Please refer to the last revised date on each summary page for information on when the most recent updates have been made to the individual state summaries.

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