

[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 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 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 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.
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.
Consumer Agency Notice	If more than 1,000 residents are notified, after notifying those residents, covered entity must notify all nationwide 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 them 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 or criminal penalties.

Last revised on March 26, 2018

This summary is for informational purposes only. It provides general information and not legal advice or opinions regarding specific facts. Additional requirements or conditions may apply to any or all provisions referenced herein. For more information about the state data breach notification laws or other data security matters, please seek the advice of counsel.