

# ZUMPARNO PATRICIOS

312 Minorca Avenue | Coral Gables, FL 33134

<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

Re: Notice of <<Security Incident / Data Breach>>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

Zumpano Patricios, P.A. ("ZP Law") is a law firm with a practice area representing healthcare providers in disputes with health insurance companies over payment for medical services rendered to patients. ZP Law receives some personal information from healthcare providers, generally on spreadsheets, in connection with disputes with health insurance companies. We are notifying you of a recent security incident that may have involved some of your personal information.

**What Happened:** On or about May 6, 2025, ZP Law detected a cyber-attack intrusion upon parts of its information technology network. The date and time on which the cyber-attack intrusion began are not known at this time. ZP Law immediately investigated and aggressively responded to this incident. Passwords were changed, and the unauthorized access was blocked. Outside technical experts were also engaged to further investigate and evaluate the nature and scope of the incident.

**What Information Was Involved:** During the investigation, we learned that an unauthorized third party had the opportunity to access and potentially exfiltrate (remove) copies of certain files from our IT environment. In response, we then conducted a document review process of the potentially affected files (which involved reviewing files individually on our system) in order to identify individuals who potentially needed to be notified of this incident.

We recently completed this review and determined that a limited amount of your personal information may have been affected by this incident, including your <<data elements affected>>. ZP Law had this information in its system in connection with legal services that an attorney with this firm has performed on behalf of <<Covered Entity Client>>, one of your health care providers who we notified on May 14, 2025. Your medical records in possession with your healthcare providers remain unaffected. This cyber-attack intrusion in no way affects your ability to receive care.

**What Are We Doing and What Can You Do:** We are also offering you access to complimentary credit monitoring and identity theft protection services through IDX – a data breach and recovery services expert. These services include: <<12/24>> months of credit<sup>1</sup> and dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. We also recommend that you review the statements you receive from your healthcare providers and health insurer. If you were to see any charges for services you did not receive, please call your provider or insurer. We also have included some additional steps you may wish to take to protect yourself, as you deem appropriate. We are notifying you of this incident in an abundance of caution.

**For more information** about this incident and to obtain the free credit monitoring service referenced above, please call <<insert call center number>> between 9:00 a.m. - 9:00 p.m., Eastern Time, Monday - Friday (excluding major U.S. holidays). ZP Law takes information privacy and security issues very seriously and is continuing to take steps to enhance its security measures to help reduce the risk of something like this happening in the future. We are fully committed to protecting your personal information and sincerely apologize for any concern this incident may have caused.

Sincerely,

Zumpano Patricios, P.A.

<sup>1</sup> To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## **STEPS YOU CAN TAKE:**

### **Enrollment Instructions:**

**1. Website and Enrollment.** Scan the QR image or go to [IDX URL](#) and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at [TFN] to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

➤ **FREEZE YOUR CREDIT FILE.** You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a freeze to take control over who gets access to the personal/financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application made regarding a new loan, credit, mortgage, or any other account involving extension of credit. Security freeze generally does not apply to existing account relationships and when a copy of your report is requested by existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a freeze. To place a security freeze on your credit report, contact each of the following credit bureaus and clearly explain in the call/letter that you are requesting a security freeze:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

To request a security freeze, provide your full name (middle initial, Jr., Sr., II, III, etc.), Social Security Number, date of birth; home addresses over the past 5 years; proof of current address such as a current utility bill or telephone bill; photocopy of government issued identification card (driver's license or ID card, military ID, etc.); and if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. If you request a security freeze via toll-free telephone or other secure electronic means, credit reporting agencies have 1 business day after receiving the request to place the freeze. In the case of a request made by mail, the agencies have 3 business days after receiving your request to place a security freeze on your credit report. Credit agencies must also send written confirmation within 5 business days and provide a unique personal identification number (PIN) or password, or both that can be used to authorize the removal or lifting of the security freeze. To lift the freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and PIN or password provided when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receiving a request to lift freeze for those identified entities or for the specified period of time. To remove the freeze, you must send a written request to the 3 credit bureaus by mail and include proper identification (name, address, & social security number) and PIN number or password provided when you placed the freeze. The credit bureaus have 3 business days after receiving the request to remove the freeze.

➤ **PLACE FRAUD ALERTS ON YOUR CREDIT FILE.** As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is an alert lasting 7 years. Contact the 3 credit reporting agencies listed above to activate an alert.

➤ **REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS & REPORT FRAUD AND IDENTITY THEFT. CHANGE PASSWORDS AND SECURITY VERIFICATION QUESTIONS & ANSWERS.** It is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your credit reports, debit/credit card, insurance policy, bank account and other account statements for unauthorized activity— especially over the next 24 months. Activate alerts on your bank accounts to notify you of suspicious activity and change passwords/security verifications as needed – particularly if same password is used over multiple online accounts. If your medical information was involved, it is also advisable to review the billing statements you receive from your healthcare providers. Immediately report suspicious activity, fraudulent charges, or suspected identity theft in your insurance statements, provider billing statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor, healthcare provider and law enforcement, including FTC and/or your State Attorney General.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS.** Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to obtain 1 free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and

identify accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the 3 credit reporting agencies directly to obtain such additional reports. See contact information above)

➤ **FAIR CREDIT REPORTING ACT (FCRA):** Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552. 1) You must be told if information in your file has been used against you. 2) You have the right to know what is in your file. 3) You have the right to ask for a credit score. 4) You have the right to dispute incomplete or inaccurate information. 5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. 6) Consumer reporting agencies may not report outdated negative information. 7) Access to your file is limited. 8) You must give your consent for reports to be provided to employers. 9) You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. 10) You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. 11) You may seek damages from violators. 12) Identity theft victims and active duty military personnel have additional rights.

➤ **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT, FRAUD ALERTS, SECURITY FREEZES AND FCRA FROM THE FEDERAL TRADE COMMISSION.** Go to <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html>. Federal Trade Commission also provides information at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) FTC hotline is 877-438-4338; TTY: 1-866-653-4261 or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

➤ **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT FROM YOUR STATE ATTORNEY GENERAL.**

- **Connecticut:** You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag)
- **District of Columbia:** You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, 1-202-727-3400, [databreach@dc.gov](mailto:databreach@dc.gov), [www.oag.dc.gov](http://www.oag.dc.gov)
- **Iowa:** You are advised to report any suspected identity theft to law enforcement or the Iowa Attorney General, 1305 E. Walnut Street, Des Moines, IA 50319, <https://www.iowaattorneygeneral.gov>, 515-281-5926 or 888-777-4590.
- **Maryland:** You may contact and obtain information from your state attorney general at: Maryland Attorney General's Office – Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-410-576-6300; <https://www.marylandattorneygeneral.gov>/ Consumer Hotline 1-410-528-8662, or [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us).
- **Massachusetts:** You have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)
- **New Mexico:** For New Mexico residents, you have the right to obtain a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.
- **New York:** You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>
- **North Carolina:** You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-919-716-6000/ 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)
- **Oregon:** You are advised to report any suspected identity theft to law enforcement, the FTC, and the Oregon Attorney General.
- **Rhode Island:** Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Rhode Island Attorney General's Office, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). (Approximately <<INSERT NUMBER>> Rhode Island residents were impacted by this incident.)
- **West Virginia:** You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" on your file and let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.