



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	C.S.T. Consultants Inc. (Organization)
Decision number (file number)	P2013-ND-58 (File #P2628)
Date notice received by OIPC	March 10, 2014
Date Organization last provided information	March 10, 2014
Date of decision	May 20, 2014
Summary of decision	There is a real risk of significant harm to the individuals affected by this incident. The organization is required to notify those individuals pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA “organization”	Organization is federally incorporated. I have jurisdiction because the Organization is an “organization” as defined in section 1(1)(i)(i) of PIPA.
Section 1(1)(k) of PIPA “personal information”	The information at issue includes: <ul style="list-style-type: none">• name• date of birth• social insurance number• occupation• mailing address• email address• telephone numbers• annual family income• net worth• banking information, including branch number, bank number and account number

	<p>The following information is also at issue for two beneficiaries:</p> <ul style="list-style-type: none"> • names • dates of birth • social insurance numbers <p>This information is “personal information” as defined in section 1(1)(k) of PIPA and was collected in Alberta.</p>
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DESCRIPTION OF INCIDENT

<input type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input checked="" type="checkbox"/> unauthorized disclosure
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Description of incident	<p>A sales representative completed an education savings plan application with two subscribers at their home. The completed application contained a calculation error that needed to be corrected and initialed by the subscribers. The application was to be emailed to the subscribers, but it was emailed to a similar, incorrect email address instead. The application has not been recovered.</p>
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Affected individuals	<p>Four affected individuals: two subscribers and two beneficiaries who are under the age of majority and who are in the care of the two affected subscribers.</p>
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Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • The two affected subscribers have been offered free credit monitoring for one year • An email was sent to the erroneous recipient requesting the email be immediately deleted but no response was received. • Organization is implementing a new application processing system that will mask sensitive information on emailed applications.
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Steps taken to notify individuals of the incident	<p>Notification sent by email to affected subscribers on March 3, 2014</p>
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REAL RISK OF SIGNIFICANT HARM ANALYSIS

Harm Some damage or detriment or injury – that could be caused to those affected individuals as a result of the incident. The harm must also be “significant.” It must be important, meaningful, and with non-trivial consequences	<p>The Organization recognized the affected individuals may be at risk for identity theft and fraud as a result of the incident, particularly because the personal information involved social insurance numbers.</p> <p>In my view, the personal information involved is highly sensitive. It contains identity information including a date of birth and social insurance numbers. The types of harm that could result from unauthorized access to the personal</p>
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or effects.	information in this instance are identity theft and fraud. In my view, these are significant harms.
<p>Real Risk</p> <p>The likelihood that the significant harm will result must be more than mere speculation or conjecture. There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>The Organization reported that due to the sensitivity of the personal information involved, it considered there to be a real risk of significant harm to the affected individuals.</p> <p>In my view, the likelihood of harm resulting from this incident is increased because the personal information was disclosed and has not been recovered.</p>
DECISION UNDER SECTION 37.1(1) OF PIPA	
<p>Based on the information provided by the Organization and given the circumstances of the incident, I have decided that there is a real risk of significant harm to the affected individuals. The personal information involves sensitive identity information, such as date of birth and social insurance numbers. The information has been disclosed and has not been recovered. These factors contributed significantly to my decision.</p> <p>I require the Organization to notify the affected individuals in accordance with section 19.1 of the <i>Personal Information Protection Act Regulation</i> (Regulation).</p> <p>I understand the Organization notified the subscribers in an email dated March 3, 2013, in accordance with the Regulation.</p>	

Jill Clayton
Information and Privacy Commissioner