



**PERSONAL INFORMATION PROTECTION ACT**  
**Breach Notification Decision**

<b>Organization providing notice under section 34.1 of PIPA</b>	Canada Safeway Limited Employees Savings and Credit Union Limited (Organization)
<b>Decision number (file number)</b>	P2014-ND-02 (File #P2577)
<b>Date notice received by OIPC</b>	February 5, 2014
<b>Date Organization last provided information</b>	March 26, 2014
<b>Date of decision</b>	June 12, 2014
<b>Summary of decision</b>	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).
<b>JURISDICTION</b>	
<b>Section 1(1)(i) of PIPA “organization”</b>	The Organization is a Credit Union as defined in 1(1)(p) of the <i>Credit Union Act</i> .  I have jurisdiction because the Organization is an “organization” as defined in section 1(1)(i)(i) of PIPA.
<b>Section 1(1)(k) of PIPA “personal information”</b>	The following information is at issue: <ul style="list-style-type: none"><li>• name</li><li>• address</li><li>• phone number</li><li>• social insurance number</li></ul> This information is “personal information” as defined in section 1(1)(k) of PIPA and was collected in Alberta.
<b>DESCRIPTION OF INCIDENT</b>	
<input type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input checked="" type="checkbox"/> unauthorized disclosure	

<p><b>Description of incident</b></p>	<p>Retirement Income Fund tax information slips were mailed to 102 individuals; 48 were mailed to the wrong addresses. A printing error occurred when the system failed to recognize an outdated file within the catalogue of information to be mailed out. This caused all remaining slips to be sent to an incorrect address.</p> <p>The slips were mailed out on January 15, 2014 and the error was discovered on January 22, 2014.</p> <p>In total, 48 envelopes were sent to the wrong address. Of these:</p> <ul style="list-style-type: none"> <li>• 26 were returned unopened,</li> <li>• 13 were returned opened, and</li> <li>• 9 were not recovered.</li> </ul>
<p><b>Affected individuals</b></p>	<p>48 affected individuals in Alberta</p>
<p><b>Steps taken to reduce risk of harm to individuals</b></p>	<ul style="list-style-type: none"> <li>• Offered to add a security question on member file.</li> <li>• Credit checks offered to all affected individuals.</li> <li>• Title searches offered to all affected individuals. A title search is completed to determine if anyone has used the individual's identity to obtain property. It can reduce harm by informing the affected individual that this has occurred allowing them to take steps to end the fraudulent activity</li> </ul>
<p><b>Steps taken to notify individuals of the incident</b></p>	<p>Direct notification by phone to all affected individuals.</p>
<p><b>REAL RISK OF SIGNIFICANT HARM ANALYSIS</b></p>	
<p><b>Harm</b> 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 or effects.</p>	<p>The Organization recognized the affected individuals may be at risk for identity theft and fraud, due to the sensitivity of the information.</p> <p>In my view, the personal information involved is highly sensitive. It contains social insurance numbers and the names of the affected individuals. The types of harm that could result from unauthorized access to the personal information in this instance are identity theft and fraud. In my view, these are significant harms.</p>
<p><b>Real Risk</b> The likelihood that the significant harm will result must be more than mere speculation or conjecture.</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 whose information was either opened or not recovered</p>

<p>There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>In my view the personal information is highly sensitive and the risk of harm is increased for those individuals whose information was either not recovered or opened.</p> <p>The risk of harm is much lower for the 26 affected individuals whose information was returned to the Organization unopened.</p>
<p><b>DECISION UNDER SECTION 37.1(1) OF PIPA</b></p>	
<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 whose information was either not recovered or was opened before being returned to the Organization. The personal information involves sensitive identity information, such as the social insurance numbers for all affected individuals.</p> <p>I require the Organization to notify the affected individuals whose information was either not recovered or was opened before being returned, in accordance with section 19.1 of the <i>Personal Information Protection Act Regulation</i> (Regulation). The Organization is not required to notify the 26 affected individuals whose information was returned unopened</p> <p>I understand the Organization notified all affected individuals in via phone on January 28, 2014. The notification met the standard set out in 19.1 of the Regulation. The Organization is, therefore, not required to notify the affected individuals again.</p>	

Jill Clayton  
Information and Privacy Commissioner