



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Apple Leisure Group (AMResorts) (Organization)
Decision number (file number)	P2015-ND-65 (File # 000055)
Date notice received by OIPC	December 23, 2014
Date Organization last provided information	December 23, 2014
Date of decision	October 22, 2015
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”	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 incident involved the following information: <ul style="list-style-type: none">• name,• credit card information,• address,• telephone number,• email address, and• date of birth. <p>This information is “personal information” as defined in section 1(1)(k) of PIPA and was collected in Alberta.</p>
DESCRIPTION OF INCIDENT	
<input type="checkbox"/> loss <input checked="" type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure	

Description of incident	<ul style="list-style-type: none"> • The Organization received reports from customers about suspicious activities on credit cards used to book reservations through the Organization’s website on May 6, 2014. • The Organization investigated and determined that personal information of customers may have been accessed in an unauthorized manner.
Affected individuals	Eight (8) Albertans were affected by the incident.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • Reviewed the Organization’s policies and procedures. • Free one-year credit monitoring was provided to affected individuals. • The incident was reported to international regulators, United States regulators and national consumer reporting agencies. • Educational resources on identify theft protection were provided to affected individuals.
Steps taken to notify individuals of the incident	Notification letters were sent to affected individuals by December 15, 2014
REAL RISK OF SIGNIFICANT HARM ANALYSIS	
<p>Harm Some damage or detriment or injury that could be caused to 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 that the affected individuals may be at risk for identity theft and fraud.</p> <p>I agree with the Organization’s assessment. The personal information involved is sensitive as it contains name, address, credit card information, telephone number, email address, and date of birth. This information could be used to cause the harms of identity theft and fraud. In my view, these are significant harms.</p>
<p>Real Risk 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 there is 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 incident resulted from malicious intent.</p>

DECISION UNDER SECTION 37.1(1) OF PIPA

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 involved includes sensitive identity and financial information including date of birth, name, email address, address, telephone number and credit card information. The incident resulted from malicious intent.

I require the Organization to notify the affected individuals in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation).

I understand the Organization notified affected individuals in accordance with the Regulation. The Organization is, therefore, not required to notify the affected individuals again.

Jill Clayton
Information and Privacy Commissioner