

# Guam

9 G.C.A. § 48.10, *et seq.*

## Quick Links

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[Statute](#)

[AG Website](#)

## Quick Facts

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Is “Personal Information” broader than the general definition? <sup>1</sup>	✗ No
Does the law apply to paper records?	✗ No
Is notification triggered by access only?	✗ No
Is a risk-of-harm analysis permitted?	✓ Yes
Is notice to a state agency or AG required?	✗ No
Is there a specific deadline for individual notices?	✗ No
Is there a specific format or language that must be included in the individual notice?	✗ No
Is notice to consumer reporting agency?	✗ No
Is a private right of action permitted?	✗ No

## “Breach” Definition

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The unauthorized access and acquisition of computerized personal information that causes or reasonably believes will cause identity theft/fraud.

## “Personal Information” Definition

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1. The first name, or first initial, and last name in combination with any one or more of the following:
  - a. Social Security number
  - b. Driver’s license number or Guam identification card number; or

<sup>1</sup> The general definition of “Personal Information” is an individual’s name in combination with any one or more of the following: (1) Social Security number; (2) driver’s license number or state identification card number; or (3) a financial account number or credit or debit card number in combination with any required security code, access code, or password that is necessary to permit access to an individual’s financial account.

- c. Financial account number, or credit card or debit card number, in combination with any required security code, access code, or password that would permit access to a resident's financial accounts.

### **Notification Trigger**

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Following discovery or notification of the breach:

1. Entity that owns or licenses personal information shall disclose the breach without unreasonable delay.
2. Entity that maintains personal information that the entity does not own or license shall notify the owner or licensee of the information of the breach as soon as practicable.

### **Risk-of-Harm Analysis Standard**

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Notification is not required if the acquisition of personal information does not cause, or the subject entity does not reasonably believe it has or will cause, identity theft or other fraud to a Guam resident.

### **Special Form/Content of Consumer Notice**

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N/A

### **AG Notice Trigger/Deadline**

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N/A

### **Notification to Consumer Reporting Agencies Threshold**

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N/A