### § 75.118

harm to any affected individual(s). Decisions to delay notification should be made by the Secretary.

(Authority: 38 U.S.C. 501, 5724, 5727)

## § 75.118 Other credit protection services.

- (a) With respect to individuals found under this subpart by the Secretary to be subject to a reasonable risk for the potential misuse of any sensitive personal information under this subpart, the Secretary may offer one or more of the following as warranted based on considerations specified in paragraph (b) of this section:
- (1) One year of credit monitoring services consisting of automatic daily monitoring of at least 3 relevant credit bureau reports;
  - (2) Data breach analysis;
- (3) Fraud resolution services, including writing dispute letters, initiating fraud alerts and credit freezes, to assist affected individuals to bring matters to resolution; and/or
- (4) One year of identity theft insurance with \$20,000.00 coverage at \$0 deductible.
- (b) Consistent with the requirements of the Fair Credit Reporting Act (15 U.S.C. 1681 et seq.) as interpreted and applied by the Federal Trade Commission, the notice to the individual offering other credit protection services will explain how the individual may obtain the services, including the information required to be submitted by the individual to obtain the services, and the time period within which the individual must act to take advantage of the credit protection services offered.
- (c) In determining whether any or all of the credit protection services specified in paragraph (a) of this section will be offered to individuals subject to a data breach, the Secretary will consider the following:
  - (1) The data elements involved;
- (2) The number of individuals affected or potentially affected;
- (3) The likelihood the sensitive personal information will be or has been made accessible to and usable by unauthorized persons;
- (4) The risk of potential harm to the affected individuals; and
- (5) The ability to mitigate the risk of

(c) The Secretary will take action to obtain data mining and data breach analyses services, as appropriate, to obtain information relevant for making determinations under this subpart.

(Authority: 38 U.S.C. 501, 5724, 5727)

## § 75.119 Finality of Secretary determination.

A determination made by the Secretary under this subpart will be a final agency decision.

# PART 76—MONTHLY ASSISTANCE ALLOWANCE FOR VETERANS IN CONNECTION WITH THE UNITED STATES PARALYMPICS

Sec.

76.1 Definitions.

76.2 Assistance allowance.

76.3 Application and certification.

76.4 Amount of allowance.

AUTHORITY: 38~U.S.C.~501,~322(d),~and~as~stated~in~specific~sections.

SOURCE: 76 FR 14283, Mar. 16, 2011, unless otherwise noted

#### § 76.1 Definitions.

For purposes of part 76, the following definitions apply:

Disability means a service-connected or nonservice-connected disability which meets the criteria prescribed by the International Paralympic Committee (IPC) Classification Code and International Standards, November 2007 edition, available at http://www.paralympic.org/export/sites/default/IPC/IPC Handbook/Section 2/

- 2008 2 Classification Code6.pdf, and qualifies the veteran for participation in a sport sanctioned by the United States Paralympics. The IPC standards are incorporated by reference into this section with the approval of the Director of the Federal Register under 5 U.S.C. 552(a) and 1 CFR part 51. To enforce any edition other than that specified in this section, VA must publish notice of change in the FEDERAL REGISTER and the material must be available to the public.
- (1) You may obtain a copy from the International Paralympic Committee at International Paralympic Committee, Adenauerallee 212-214, 53113 Bonn, Germany.