

## **Meredith Bendian**

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**From:** Meredith Bendian  
**Sent:** Tuesday, September 24, 2024 2:40 PM  
**To:** Jen C  
**Subject:** OPRA  
**Attachments:** 09-16-24 J Crandall - Data Breach.pdf

Ms. Crandall,

Please see attached response to your OPRA request received on September 16, 2024.

The attached documents are the only payments made by either the borough or the Joint Insurance Fund (JIF) in connection with the Ramsey Borough RPD Data Security Incident.

Enclosed are proof of payment for the \$5,000 deductible, paid by the borough, and a bills list from the Joint Insurance Fund (JIF) for payments they made to professionals in the total amount of \$169,348.78. The borough was only responsible for the \$5,000 deductible. No ransomware payments were made.

Very truly yours,

Meredith Bendian  
Borough Clerk

●Borough of Ramsey  
**OPEN PUBLIC RECORDS ACT REQUEST FORM**  
 33 N Central Ave, Ramsey, NJ 07446  
 (201) 825-3400 & (201) 825-1745 (Fax)  
 mbendian@ramseynj.com  
 Meredith Bendian

rec'd  
9/14/24

**Important Notice**

The last page of this form contains important information related to your rights concerning government records. Please read it carefully.

**Requestor Information – Please Print**

First Name Jennifer MI \_\_\_\_\_ Last Name Crandall  
 E-mail Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City Ramsey State NJ Zip 07446  
 Telephone \_\_\_\_\_ FAX \_\_\_\_\_  
 Preferred Delivery: Pick Up \_\_\_\_\_ US Mail \_\_\_\_\_ On-Site Inspect \_\_\_\_\_ Fax \_\_\_\_\_ E-mail X  
 Under penalty of N.J.S.A. 2C:28-3, I certify that  
 1. I  **HAVE** /  **HAVE NOT** been convicted of any indictable offense under the laws of New Jersey, any other state, or the United States;  
 2. I, or another person,  **WILL** /  **WILL NOT** use the requested government records for a commercial purpose;  
 3. I  **AM** /  **AM NOT** seeking records in connection with a legal proceeding.  
 Signature \_\_\_\_\_ Date 9/15/2024

**Payment Information**

Maximum Authorization Cost \$ \_\_\_\_\_  
 Select Payment Method  
 Cash \_\_\_\_\_ Check \_\_\_\_\_ Money Order \_\_\_\_\_  
 Fees: Letter size pages - \$0.05 per page  
 Legal size pages - \$0.07 per page  
 Other materials (CD, DVD, etc) – actual cost of material  
 Delivery: Delivery / postage fees additional depending upon delivery type.  
 Extras: Special service charge dependent upon request.

**Record Request Information:** Please be as specific as possible in describing the records being requested. Also, please note that your preferred method of delivery will only be accommodated if the custodian has the technological means and the integrity of the records will not be jeopardized by such method of delivery.

**Note:** If you confirmed above that the records sought are in connection with a legal proceeding, identification of that proceeding is required below.

Requests for documents, emails and records pertaining to proof that the claim that "no money payout ever occurred in connection with the Ramsey Borough RPD Data Security Incident". Requesting documents that show that instead of paying the hackers, the borough was able to avoid this by..... The ransomware threat screen shot stated that data of the department is on sale (arrest warrants, data of prisoners, ssn, name, phone number, address. Data of detectives, evidence of, data on seized property and more. Permits for weapons etc) and clearly states that you can buy from this link with the <https://marketo.cloud/>. Since this avoidance of payment would have been an exceptional accomplishment for the borough and something they should clearly be proud of - there can be no vulnerability in sharing what a wonderful job you did in skirting a payment to these bad actors. An overview of the process by which this was accomplished in document form devoid of any private information is all that is being requested therefore it should not violate any privacy laws. Redact as necessary.

**AGENCY USE ONLY**

Est. Document Cost \_\_\_\_\_  
 Est. Delivery Cost \_\_\_\_\_  
 Est. Extras Cost \_\_\_\_\_  
 Total Est. Cost \_\_\_\_\_  
 Deposit Amount \_\_\_\_\_  
 Estimated Balance \_\_\_\_\_  
 Deposit Date \_\_\_\_\_

**AGENCY USE ONLY**

**Disposition Notes**  
 Custodian: If any part of request cannot be delivered in seven business days, detail reasons here.  
 In Progress - Open \_\_\_\_\_  
 Denied - Closed \_\_\_\_\_  
 Filled - Closed \_\_\_\_\_  
 Partial - Closed \_\_\_\_\_

**AGENCY USE ONLY**

Tracking Information		Final Cost	
Tracking # _____	Total _____		
Rec'd Date _____	Deposit _____		
Ready Date _____	Balance Due _____	Total _____	Pages _____
	Balance Paid _____		
Records Provided			
Custodian Signature _____		Date _____	

CB CLAIMS, L.L.C.  
50 SOUTH FRANKLIN TURNPIKE  
RAMSEY, NEW JERSEY 07446  
(201) 818-6400  
Telefax (201) 818-4090

CHRISTOPHER C. BOTTA, ESQ.  
CLAIMS SUPERVISOR  
ccb@bottalaw.com

LAURA L. SABLE  
CLAIMS ADMINISTRATOR  
LLS@bottalaw.com

Direct Dial (610) 908-4005

August 21, 2024

*(sent via email only -  
bvozeh@ramseynj.com)*

Bruce Vozeh, Borough Administrator  
Borough of Ramsey  
33 N. Central Avenue  
Ramsey, NJ 07446

Re: Borough of Ramsey - Cyber Incident – September 2021  
MEL claim #: 2022276800

Dear Mr. Vozeh:

This firm serves as the Claims Supervisor for the Municipal Excess Liability Joint Insurance Fund and the New Jersey Cyber Risk Management Fund.

In connection with the above-captioned cyber event, please find enclosed the Municipal Excess Liability JIF invoice representing the amount of the deductible applicable to your municipality for this cyber event. Please process the reimbursement payment at your earliest convenience and forward same to our office. If you should have any questions, please feel free to contact us.

Thank you for your cooperation in this matter.

Very truly yours,



Christopher C. Botta

CCB/slm  
Enclosures

cc Robyn Walcoff, PERMA (via email only)  
Zareena Majeed, PERMA (via e-mail only)

# Municipal Excess Liability Joint Insurance Fund - Cyber

9 Campus Drive, Suite 216  
 Parsippany, NJ 07054-4412

Phone (201) 881-7632  
 Fax (201) 881-7633

Pay To: Municipal Excess Liability Joint Insurance Fund

Address: c/o CB Claims, LLC, 50 South Franklin Turnpike, Ramsey, NJ 07446

Taxpayer Identification # 22-2780013

DATE	ITEMS	TOTAL
8/21/24	<p><b>Insured deductible owed under the MEL JIF policy for Cyber claim:</b></p> <p>Municipality: <u>Borough of Ramsey</u>                      Date of Loss: <u>9/10/21</u>                      MEL Claim No.: <u>2022276800</u>                      Total Amount Paid on Loss: <u>\$169,348.78</u></p> <p>Total Amt of Insured Deductible Owed: <u>\$5,000.00</u></p>	\$5,000.00
<b>TOTAL OF THIS BILL</b>		<b>\$5,000.00</b>



# JIF Payment Listing

RAMSEY BOROUGH 2022276800

From	Through	Check#	Check Date	Method	Vendor	Discount	Amount	
<b>Expense GL</b>								
<b>E-EXPERTS GL</b>								
11/01/2021	11/30/2021	100738	06/10/2024	Check	KROLL ASSOCIATES	0.00	3,375.00	
10/01/2021	10/25/2021	100540	08/29/2022	Check	KROLL ASSOCIATES	0.00	906.31	
09/10/2021	09/29/2021	100540	08/29/2022	Check	KROLL ASSOCIATES	0.00	63,771.70	
09/10/2021	11/10/2021	100541	08/29/2022	Check	PASCACK DATA	0.00	21,937.50	
09/10/2021	09/30/2021	100542	08/29/2022	Check	DAUNTLESS	0.00	1,661.21	
09/30/2021	09/30/2021	100543	08/29/2022	Check	ARETE ADVISORS LLC	0.00	6,298.00	
12/09/2021	01/26/2022	100527	08/01/2022	Check	CONNELL FOLEY LLP	0.00	1,619.50	
11/02/2021	11/24/2021	100527	08/01/2022	Check	CONNELL FOLEY LLP	0.00	2,686.00	
10/01/2021	10/29/2021	100527	08/01/2022	Check	CONNELL FOLEY LLP	0.00	29,568.56	
09/10/2021	09/30/2021	100527	08/01/2022	Check	CONNELL FOLEY LLP	0.00	37,525.00	
<b>Totals for E-EXPERTS GL</b>							0.00	169,348.78
<b>Totals for Expense GL</b>							0.00	169,348.78
<b>Recovery</b>								0.00
<b>Totals for Claim</b>							169,348.78	
<b>Recovery</b>							0.00	

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Purchase No: 24-02026

Status: Open

Order Date: 08/26/24

Due Date:

Description: Claim #2022276800

P.O. Total: 5,000.00

Void Total: 0.00

Vendor: MUNIC085

MUNICIPAL EXCESS LIABILITY JIF

C/O CB CLAIMS, LLC

50 SOUTH FRANKLIN TURNPIKE

RAMSEY NJ 07446

Seq	Catalog Num	Qty	Unit	Price	Item Total	Stat/Chk	Enc Date	Rcvd Date	Chk/Void Date	Invoice	
	Line Item Descript					Charge Acct				Charge Acct Description	
	Line Item Notes										
1	Claim #2022276800 Cyber Incident - September 2021	1.0000		5,000.0000	5,000.00	P 92339 4-01-23-210-000	08/26/24	09/06/24	09/11/24	2022276800 Liability Insurance/Workers Comp	DEDUCTIBLE

5,000.00

Paid CK # 92339  
9/11/24