





# DATA RISKS FOR SMALL TO MEDIUM BUSINESS AND START-UPS

Two Truths and a Lie, Privacy Style

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### **Introductions**

### **Ashley Fischer**



Ashley Fischer is the General Counsel for Tiff's Treats, an ecommerce delivery chain headquartered in Austin, Texas. Ashley is licensed to practice law in Texas and Oregon and is CIPP/US certified. Prior to joining Tiff's Treats, Ashley worked in-house at H-E-B, a grocery retail company, Marathon Petroleum, a refining, logistics, and marketing company, and Sirius Computer Solutions, a technology value added reseller. She got her start in law by working as outside counsel in a general practice firm. Ashley graduated from Texas A&M University, College Station in 2005 and St. Mary's University School of Law in 2009.

#### **Rachel Marmor**



Rachel Marmor is a partner in Holland & Knight's Boston office, where she advises clients on navigating the complex web of global laws to develop enterprise privacy and AI governance programs and risk-adjusted solutions for data-driven products. Rachel partners with clients to achieve successful product launches through early-stage business guidance and negotiation of complex data partnerships. Rachel also leverages her prior work as an in-house counsel at a global financial institution to help clients build defensible, scalable processes for mitigating information risk and implement best-in-class data management practices.

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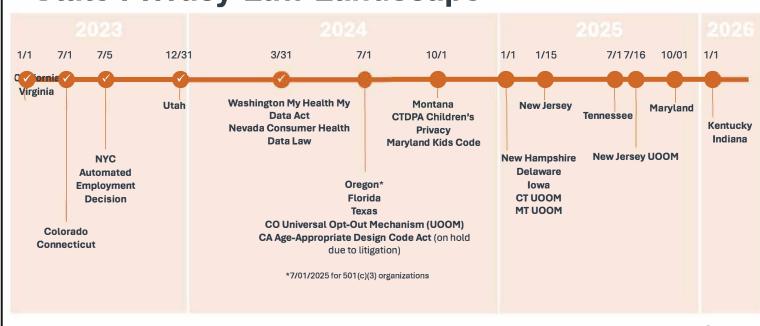


## **State Privacy Law Landscape**

|  | CA                                | СО       | СТ       | DE       | FL       | IN       | IA       | KY       | MD        | MT        | NE       | NH       | NJ        | OR       | TN       | TX       | UT         | VA       |
|--|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|----------|----------|-----------|----------|----------|----------|------------|----------|
| Effective Date   | 1/1/2020<br>(amended<br>1/1/2023) | 7/1/2023 | 7/1/2023 | 1/1/2025 | 7/1/2024 | 1/1/2026 | 1/1/2025 | 1/1/2026 | 10/1/2025 | 10/1/2024 | 1/1/2025 | 1/1/2025 | 1/16/2025 | 7/1/2024 | 7/1/2025 | 7/1/2024 | 12/31/2023 | 1/1/2023 |
| Private Right of Action  | ✓<br>Data breach<br>only          | *        | *        | *        | *        | *        | *        | *        | ×         | *         | *        | ×        | ×         | *        | *        | *        | *          | *        |
| Consumer Notice  | ~                                 | 1        | ~        | 1        | 1        | ~        | ~        | 1        | 1         | ~         | ~        | <b>*</b> | *         | *        | ~        | *        | ~          | ~        |
| Website Notice for Sale of<br>Sensitive Data or<br>Biometric Info. | ×                                 | ×        | ×        | ×        | 1        | *        | *        | *        | *         | ×         | 686      | ×        | ×         | ×        | ×        | *        | ×          | *        |
| Consumer Rights  | ~                                 | ~        | ~        | ~        | *        | ~        | ~        | ~        | ~         | ~         | ~        | <b>√</b> | ~         | <b>✓</b> | ~        | <b>√</b> | ~          | ~        |
| Opt-In Default for<br>Sensitive Data                               | Opt-out                           | 1        | ~        | 1        | ~        | 1        | Opt-out  | 1        | 1         | ~         | 1        | *        | *         | *        | ~        | *        | Opt-out    | 1        |
| Employee and B2B<br>Contact Rights                                 | ~                                 | ×        | *        | *        | *        | ×        | *        | *        | ×         | *         | ×        | ×        | ×         | ×        | *        | *        | *          | ×        |
| Data Governance<br>Requirements                                    | 1                                 | 1        | 1        | 1        | ×        | 1        | ×        | 1        | 1         | 1         | 1        | *        | <b>*</b>  | 4        | 1        | 1        | 1          | 1        |
| Vendor Contract<br>Requirements                                    | 1                                 | 1        | 1        | 1        | *        | 1        | 1        | 1        | 1         | 1         | 1        | 1        | 4         | 1        | 1        | 1        | 1          | 1        |



## **State Privacy Law Landscape**



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### **State Privacy Law Landscape**

### What do new state privacy laws require?

### **Consumer-Facing Requirements**

- Comprehensive and accurate privacy disclosures
- Mechanisms to submit consumer requests
- One-stop opt-out of "sales" and targeted advertising (requires cookie consent management)
- Opt-in to sales and targeted advertising for children
- Honoring of user-enabled browser controls
- · Access, deletion, correction, and data portability rights
- Control over sensitive personal information
- Opt-out of automated decisionmaking that produces legal or similarly significant effects.

#### **Data Management Requirements**

- Data minimization (incl. timely disposal of data)
- Purpose limitation
- · Privacy impact assessments
- Reasonable security
- · Specific language in contracts for data sharing

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