SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Cynthia Stone Creem

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to establish the Massachusetts Data Privacy Act.

PETITION OF:

NAME:DISTRICT/ADDRESS:Cynthia Stone CreemNorfolk and Middlesex

SENATE No.

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION SEE SENATE, NO. 2770 OF 2023-2024.]

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Fourth General Court (2025-2026)

An Act to establish the Massachusetts Data Privacy Act.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 SECTION 1.
- 2 The General Laws, as appearing in the 2022 Official Edition, are hereby amended by
- 3 inserting after chapter 93L the following chapter:
- 4 Chapter 93M. Massachusetts Data Privacy Protection Act
- 5 Section 1. Definitions
- 6 (a) As used in this chapter, the following words shall, unless the context clearly
- 7 requires otherwise, have the following meanings:
- 8 (1) "authentication", the process of verifying an individual or entity for security

9 purposes.

10	(2) "biometric data", data generated from the technological processing of an
11	individual's unique biological, physical, or physiological characteristics that is linked or
12	reasonably linkable to an individual, including but not limited to retina or iris scans, fingerprint,
13	voiceprint, map or scan of hand or face geometry, vein pattern, gait pattern; provided, however,
14	that "biometric information" shall not include:
15	(i) a digital or physical photograph;
16	(ii) an audio or video recording; or
17	(iii) data generated from a digital or physical photograph, or an audio or video
18	recording, unless such data is generated to identify a specific individual.
19	(3) "chapter", this chapter of the General Laws, as from time to time may be
20	amended, and any regulations promulgated under said chapter.
21	(4) "collect" and "collection", buying, renting, licensing, gathering, obtaining,
22	receiving, accessing, or otherwise acquiring covered data by any means. This includes receiving
23	information from the consumer either actively, through interactions such as user registration, or
24	passively, by observing the consumer's behavior.
25	(5) "consent", a clear affirmative act signifying an individual's freely given, specific,
26	informed, and unambiguous agreement to allow the processing of specific categories of personal
27	information relating to the individual for a narrowly defined particular purpose after having been
28	informed, in response to a specific request from a covered entity that meets the requirements of
29	this chapter; provided, however, that "consent" may include a written statement, including a

30	statement written by electronic means, or any other unambiguous affirmative action; and
31	provided further, that the following shall not constitute "consent":
32	(i) acceptance of a general or broad terms of use or similar document that contains
33	descriptions of personal information processing along with other, unrelated information;
34	(ii) hovering over, muting, pausing, or closing a given piece of content; or
35	(iii) agreement obtained through dark patterns or a false, fictitious, fraudulent, or
36	materially misleading statement or representation.
37	(6) "control", with respect to an entity:
38	(i) ownership of, or the power to vote, more than 50 percent of the outstanding shares
39	of any class of voting security of the entity;
40	(ii) control over the election of a majority of the directors of the entity (or of
41	individuals exercising similar functions); or
42	(iii) the power to exercise a controlling influence over the management of the entity.
43	(7) "covered data", information, including derived data, inferences, and unique
44	persistent identifiers, that identifies or is linked or reasonably linkable, alone or in combination
45	with other information, to an individual or a device that identifies or is linked or reasonably
46	linkable to an individual. However, the term "covered data" does not include de-identified data
47	or publicly available information.

48 (8) "covered entity", any entity or any person, other than an individual acting in a 49 non-commercial context, that alone or jointly with others determines the purposes and means of 50 collecting, processing, or transferring covered data. 51 The term "covered entity" does not include: 52 government agencies or service providers to government agencies that exclusively (i) 53 and solely process information provided by government entities; 54 (ii) any entity or person that meets the following criteria for the period of the 3 55 preceding calendar years (or for the period during which the covered entity or service provider 56 has been in existence if such period is less than 3 years): 57 (A) the entity or person's average annual gross revenues during the period did not 58 exceed \$20,000,000;

(B) the entity or person, on average, did not annually collect or process the covered data of more than 25,000 individuals during the period, other than for the purpose of initiating, rendering, billing for, finalizing, completing, or otherwise collecting payment for a requested service or product, so long as all covered data for such purpose was deleted or de-identified within 90 days, except when necessary to investigate fraud or as consistent with a covered entity's return policy; and

(C) no component of its revenue comes from transferring covered data during any
year (or part of a year if the covered entity has been in existence for less than 1 year) that occurs
during the period.

68	(iii)	a national securities association that is registered under 15 U.S.C. 780-3 of the
69	Securities Exc	change Act of 1934.and is operating solely for purposes under that act.
70	(iv)	a nonprofit organization that is established to detect and prevent fraudulent acts in
71	connection wi	th insurance and is operating solely for that purpose.
72	(9)	"covered high-impact social media company", a covered entity that provides any
73	internet-acces	sible platform where:
74	(i)	such covered entity generates \$3,000,000,000 or more in annual revenue;
75	(ii)	such platform has 300,000,000 or more monthly active users for not fewer than 3
76	of the precedi	ng 12 months on the online product or service of such covered entity; and
77	(iii)	such platform constitutes an online product or service that is primarily used by
78	users to acces	s or share user-generated content.
79	(10)	"dark pattern or deceptive design", a user interface that is designed, modified, or
80	manipulated w	with the purpose or substantial effect of obscuring, subverting, or impairing a
81	reasonable inc	lividual's autonomy, decision-making, or choice, including, but not limited to, any
82	practice the Fe	ederal Trade Commission refers to as a "dark pattern."
83	(11)	"data broker", a covered entity whose principal source of revenue is derived from
84	processing or	transferring covered data that the covered entity did not collect directly from the
85	individuals lin	ked or linkable to the covered data. This term does not include a covered entity
86	insofar as sucl	h entity processes employee data collected by and received from a third party
87	concerning an	y individual who is an employee of the third party for the sole purpose of such

88 third-party providing benefits to the employee. An entity may not be considered to be a data 89 broker for purposes of this chapter if the entity is acting as a service provider. 90 (12)"de-identified data", information that does not identify and is not linked or 91 reasonably linkable to a distinct individual or a device, regardless of whether the information is 92 aggregated, and if the covered entity or service provider: 93 (i) takes technical measures to ensure that the information cannot, at any point, be 94 used to re-identify any individual or device that identifies or is linked or reasonably linkable to 95 an individual; 96 (ii) publicly commits in a clear and conspicuous manner: 97 (A) to process and transfer the information solely in a de-identified form without any 98 reasonable means for re-identification; and 99 **(B)** to not attempt to re-identify the information with any individual or device that 100 identifies or is linked or reasonably linkable to an individual; and 101 (iii) contractually obligates any person or entity that receives the information from the 102 covered entity or service provider: 103 (A) to comply with all the provisions of this paragraph with respect to the 104 information; and 105 **(B)** to require that such contractual obligations be included contractually in all 106 subsequent instances for which the data may be received.

107	(13)	"derived data", covered data that is created by the derivation of information, data,
108	assumptions,	correlations, inferences, predictions, or conclusions from facts, evidence, or another
109	source of info	rmation or data about an individual or an individual's device.
110	(14)	"device", any electronic equipment capable of collecting, processing, or
111	transferring d	ata that is used by one or more individuals or households.
112	(15)	"genetic information", any covered data, regardless of its format, that concerns an
113	individual's g	enetic characteristics, including but not limited to:
114	(i)	raw sequence data that results from the sequencing of the complete, or a portion
115	of the, extract	ed deoxyribonucleic acid (DNA) of an individual; or
116	(ii)	genotypic and phenotypic information that results from analyzing raw sequence
117	data described	ł in subparagraph (i).
118	(16)	"homepage", the introductory page of an internet website and any internet web
119	page where pe	ersonal information is collected; provided, however, that in the case of an online
120	service, such	as a mobile application, "homepage" shall include:
121	(i)	the application's platform page or download page;
122	(ii)	a link within the application, such as from the application configuration, "About,"
123	"Information,	" or settings page; and
124	(iii)	any other location that allows individuals to review the notices required by this
125	chapter, inclu	ding, but not limited to, before downloading the application.

126 (17) "individual", a natural person who is a Massachusetts resident or is present in127 Massachusetts.

128 (18) "knowledge",

(i)with respect to a covered entity that is a covered high-impact social media company,the entity knew or should have known the individual was a minor;

131 (ii) with respect to a covered entity or service provider that is a large data holder, and

132 otherwise is not a covered high-impact social media company, that the covered entity knew or

133 acted in willful disregard of the fact that the individual was a minor; and

134 (iii) with respect to a covered entity or service provider that does not meet the

135 requirements of clause (i) or (ii), actual knowledge.

(19) "large data holder", a covered entity or service provider that in the most recentcalendar year:

138 (i)had annual gross revenues of \$200,000,000 or more; and

139 (ii)collected, processed, or transferred the covered data of more than 2,000,000

140 individuals or devices that identify or are linked or reasonably linkable to one or more

141 individuals, excluding covered data collected and processed solely for the purpose of initiating,

rendering, billing for, finalizing, completing, or otherwise collecting payment for a requested

143 product or service; or the sensitive covered data of more than 200,000 individuals or devices that

144 identify or are linked or reasonably linkable to one or more individuals.

145 The term "large data holder" does not include any instance in which the covered entity or 146 service provider would qualify as a large data holder solely on the basis of collecting or processing personal email addresses, personal telephone numbers, or log-in information of an
individual or device to allow the individual or device to log in to an account administered by the
covered entity or service provider.

(20) "material", with respect to an act, practice, or representation of a covered entity (including a representation made by the covered entity in a privacy policy or similar disclosure to individuals) involving the collection, processing, or transfer of covered data, that such act, practice, or representation is likely to affect a reasonable individual's decision or conduct regarding a product or service

155 (21) "minor", an individual under the age of 18.

156 (22) "OCABR", the Office of Consumer Affairs and Business Regulation.

(23) "precise geolocation information," information derived from a device or from interactions between devices, with or without the knowledge of the user and regardless of the technological method used, that pertains to or directly or indirectly reveals the present or past geographical location of an individual or device within the Commonwealth of Massachusetts with sufficient precision to identify street-level location information within a range of 1,850 feet or less.

(24) "process", any operation or set of operations performed on information or on sets
of information, whether or not by automated means, including but not limited to the use, storage,
analysis, deletion, or modification of information.

(25) "processing purpose", a reason for which a covered entity or service provider
 collects, processes, or transfers covered data that is specific and granular enough for a reasonable

individual to understand the material facts of how and why the covered entity or service providercollects, processes, or transfers the covered data.

(26) "profiling", any form of automated processing performed on personal data to
evaluate, analyze or predict personal aspects related to an identified or identifiable individual's
economic situation, health, personal preferences, interests, reliability, behavior, location or
movements.

174 (27) "publicly available information", any information that a covered entity or service
175 provider has a reasonable basis to believe has been lawfully made available to the general public
176 from:

(i) federal, state, or local government records, if the covered entity collects,
processes, and transfers such information in accordance with any restrictions or terms of use
placed on the information by the relevant government entity;

180 (ii) widely distributed media;

(iii) a website or online service made available to all members of the public, for free or
for a fee, including where all members of the public, for free or for a fee, can log in to the
website or online service;

184 (iv) a disclosure that has been made to the general public as required by federal, state,
185 or local law; or

(v) the visual observation of the physical presence of an individual or a device in a
public place, not including data collected by a device in the individual's possession.

188	For purposes of this paragraph, information from a website or online service i	s not
189	available to all members of the public if the individual who made the information ava	ilable via
190	the website or online service has either restricted the information to a specific audience or	
191	reasonably expects that the information will not be distributed to so many persons as	to become a
192	matter of public knowledge.	
193	The term "publicly available information" does not include:	
194	(i) any obscene visual depiction, as defined in 18 U.S.C. section 1460;	
195	(ii) any inference made exclusively from multiple independent sources of	publicly
196	available information that reveals sensitive covered data with respect to an individual	;
197	(iii) biometric information;	
198	(iv) publicly available information that has been combined with covered da	ata;
199	(v) genetic information, unless otherwise made available by the individual	to whom
200	the information pertains:	
201	(vi) intimate images known to have been created or shared without consen	t.
202	(28) "reasonably understandable", of length and complexity such that an in	dividual
203	with an eighth-grade reading level, as established by the department of elementary an	d secondary
204	education, can read and comprehend.	
205	(29) "sensitive covered data", a form of coved data, including:	
206	(i) an individual's precise geolocation information;	

207	(ii)	biometric or genetic information;
208	(iii)	the covered data of an individual when a covered entity or service provider has
209	knowledge th	e individual is a minor;
210	(iv)	covered data that reveals an individual's:
211	(A)	race, color, ethnicity, or national origin;
212	(B)	sex or gender identity;
213	(C)	religious beliefs;
214	(D)	citizenship or immigration status;
215	(E)	military service; or
216	(F)	status as a victim of a crime.
217	(v)	covered data processed concerning an individual's past, present or future mental
218	or physical he	ealth condition, disability, diagnosis or treatment, including pregnancy and cosmetic
219	treatment;	
220	(vi)	covered data processed concerning an individual's sexual orientation, sex life or
221	reproductive	health, including, but not limited to, the use or purchase of contraceptives, birth
222	control, abort	ifacients or other medication, products or services related to reproductive health;
223	(vii)	covered data that reveals an individual's philosophical beliefs or union
224	membership;	

(viii) covered data that reveals an individual's government-issued identifier, including
but not limited to, social security number, driver's license number, military identification
number, passport number or state-issued identification card number but does not include a
government-issued identifier required by law to be displayed in public;

(ix) covered data that reveals an individual's financial account number, or credit or
debit card number, with or without any required security code, access code, personal
identification number or password, that would permit access to an individual's financial account,
or information that describes or reveals the income level or bank account balances of an
individual;

(x) covered data that reveals account or device log-in credentials, or security or
 access codes for an account or device;

236 (xi) covered data that reveals an individual's private communications such as 237 voicemails, emails, texts, direct messages, or mail, or information identifying the parties to such 238 communications, voice communications, video communications, and any information that 239 pertains to the transmission of such communications, including telephone numbers called, 240 telephone numbers from which calls were placed, the time calls were made, call duration, and 241 location information of the parties to the call, unless the covered entity or a service provider 242 acting on behalf of the covered entity is the sender or an intended recipient of the 243 communication. Communications are not private for purposes of this clause if such 244 communications are made from or to a device provided by an employer to an employee insofar 245 as such employer provides conspicuous notice that such employer may access such 246 communications;

(xii) covered data that reveals calendar information, address book information, phone or text logs, photos, audio recordings, or videos, maintained for private use by an individual, regardless of whether such information is stored on the individual's device or is accessible from that device and is backed up in a separate location. Such information is not sensitive for purposes of this paragraph if such information is sent from or to a device provided by an employer to an employee insofar as such employer provides conspicuous notice that it may access such information.

(xiii) a photograph, film, video recording, or other similar medium that shows the
naked or undergarment-clad private area of an individual;

(xiv) covered data that reveals the video content requested or selected by an individual
collected by a covered entity. This clause does not include covered data used solely for transfers
for independent video measurement.

(xv) covered data that reveals an individual's online activities over time and across
 third-party websites or online services.

261 (xvi) any other covered data collected, processed, or transferred for the purpose of
262 identifying the types of covered data listed in clauses (i) through (xv), inclusive.

263 (30) "service provider", a person or entity that:

264 (i) collects, processes, or transfers covered data on behalf of, and at the direction of,
265 a covered entity or a government agency; and

266 (ii) receives covered data from or on behalf of a covered entity or a government267 agency.

A service provider that receives service provider data from another service provider as permitted under this chapter shall be treated as a service provider under this chapter with respect to such data.

(31) "service provider data", covered data that is collected or processed by or has been transferred to a service provider by or on behalf of a covered entity or a government agency or another service provider for the purpose of allowing the service provider to whom such covered data is transferred to perform a service or function on behalf of, and at the direction of, such covered entity or government agency.

(32) "targeted advertising", presenting to an individual or device identified by a unique
identifier, or groups of individuals or devices identified by unique identifiers, an online
advertisement that is selected based on known or predicted preferences, characteristics, or
interests associated with the individual or a device identified by a unique identifier; provided,
however, that "targeted advertising" does not include:

(i) advertising or marketing to an individual or an individual's device in response to
the individual's specific request for information or feedback;

(ii) contextual advertising, which is when an advertisement is displayed based on the
content with or in which the advertisement appears and does not vary based on who is viewing
the advertisement; or

(iii) processing covered data strictly necessary for the sole purpose of measuring or
 reporting advertising or content performance, reach, or frequency, including independent
 measurement.

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(33) "third party", any person or entity, including a covered entity, that

(i) collects, processes, or transfers covered data and is not a consumer-facing
business with which the individual linked or reasonably linkable to such covered data expects
and intends to interact; and

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(ii)

is not a service provider with respect to such data.

This term does not include a person or entity that collects covered data from another entity if the two entities are related by common ownership or corporate control, but only if a reasonable consumer's reasonable expectation would be that such entities share information.

297 (34) "third party data", covered data that has been transferred to a third party.

(35) "transfer", to disclose, sell, release, disseminate, make available, license, rent, or
share covered data orally, in writing, electronically, or by any other means.

300 (36)"unique identifier", an identifier to the extent that such identifier is reasonably 301 linkable to an individual or device that identifies or is linked or reasonably linkable to 1 or more 302 individuals, including a device identifier, Internet Protocol address, cookie, beacon, pixel tag, 303 mobile ad identifier, or similar technology, customer number, unique pseudonym, user alias, 304 telephone number, or other form of persistent or probabilistic identifier that is linked or 305 reasonably linkable to an individual or device. This term does not include an identifier assigned 306 by a covered entity for the specific purpose of giving effect to an individual's exercise of consent 307 or opt-outs of the collection, processing, and transfer of covered data pursuant to this chapter or 308 otherwise limiting the collection, processing, or transfer of such information.

309	(37) "widely distributed media", information that is available to the general public,
310	including information from a telephone book or online directory, a television, internet, or radio
311	program, the news media, or an internet site that is available to the general public on an
312	unrestricted basis, but does not include an obscene visual depiction, as defined in 18 U.S.C.
313	section 1460.
314	Section 2. Duty of Loyalty
315	(a) A covered entity or service provider may not collect, process, or transfer covered data
316	unless the collection, processing, or transfer is limited to what is reasonably necessary and
317	proportionate to carry out one of the following purposes:
318	(1) provide or maintain a specific product or service requested by the individual to whom
319	the data pertains;
320	(2) initiate, manage, complete a transaction, or fulfill an order for specific products or
321	services requested by an individual, including any associated routine administrative, operational,
322	and account-servicing activity such as billing, shipping, delivery, storage, and accounting;
323	(3) authenticate users of a product or service;
324	(4) fulfill a product or service warranty;
325	(5) prevent, detect, protect against, or respond to a security incident. For purposes of this
326	paragraph, security is defined as network security and physical security and life safety, including
327	an intrusion or trespass, medical alerts, fire alarms, and access control security;
328	(6) to prevent, detect, protect against, or respond to fraud, harassment, or illegal activity
329	targeted at or involving the covered entity or its services. For purposes of this paragraph, the

term "illegal activity", a violation of a federal, state, or local law punishable as a felony or
misdemeanor that can directly harm;

332 (7) comply with a legal obligation imposed by state or federal law, or to investigate,
333 establish, prepare for, exercise, or defend legal claims involving the covered entity or service
334 provider;

335 (8) effectuate a product recall pursuant to state or federal law;

(9) conduct a public or peer-reviewed scientific, historical, or statistical research projectthat:

338 (i) is in the public interest; and

(ii) adheres to all relevant laws and regulations governing such research, including
regulations for the protection of human subjects, or is excluded from criteria of the institutional
review board;

(10) deliver a communication that is not an advertisement to an individual, if the
communication is reasonably anticipated by the individual within the context of the individual's
interactions with the covered entity;

345 (11) deliver a communication at the direction of an individual between such individual346 and one or more individuals or entities;

347 (12) ensure the data security and integrity of covered data in accordance with chapter348 93H; or

349	(13) transfer assets to a third party in the context of a merger, acquisition, bankruptcy, or
350	similar transaction when the third party assumes control, in whole or in part, of the covered
351	entity's assets, only if the covered entity, in a reasonable time prior to such transfer, provides
352	each affected individual with:
353	(i) a notice describing such transfer, including the name of the entity or entities receiving
354	the individual's covered data and their privacy policies; and
355	(ii) a reasonable opportunity to withdraw any previously given consents related to the
356	individual's covered data and a reasonable opportunity to request the deletion of the individual's
357	covered data.
358	(b) A covered entity or service provider may, with respect to covered data previously
359	collected in accordance with the previous subsection, process such data:
360	(1) as necessary to provide advertising or marketing of products or services provided by
361	the covered entity to an individual who is not a minor or device by electronic or non-electronic
362	means, provided that the delivery of such advertising or marketing complies with the
363	requirements of this chapter;
364	(2) process such data as necessary to perform system maintenance or diagnostics;
365	(3) develop, maintain, repair, or enhance a product or service for which such data was
366	collected;
367	(4) to conduct internal research or analytics to improve a product or service for which
368	such data was collected;
369	(5) perform inventory management or reasonable network management;
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370	(6) protect against spam; or
371	(7) debug or repair errors that impair the functionality of a service or product for which
372	such data was collected.
373	(c) A covered entity or service provider shall not:
374	(1) engage in deceptive advertising or marketing with respect to a product or service
375	offered to an individual; or
376	(2) draw an individual into signing up for or acquiring a product or service through:—
377	(i) the use of any false, fictitious, fraudulent, or materially misleading statement or
378	representation; or
379	(ii) the use of a dark pattern or deceptive design.
380	(d) Nothing in this chapter shall be construed or interpreted to:
381	(1) limit or diminish free speech rights of covered entities guaranteed under the First
382	Amendment to the Constitution of the United States or under Article 16 of Massachusetts
383	Declaration of Rights; or
384	(2) imply any purpose that is not enumerated in subsections (a) and (b), when applicable.
385	Section 3. Sensitive Covered Data
386	(a) A covered entity or service provider shall not:
387	(1) collect, process, or transfer a Social Security number, except when necessary to
388	facilitate an extension of credit, authentication, fraud and identity fraud detection and prevention,

389 the payment or collection of taxes, the enforcement of a contract between parties, or the 390 prevention, investigation, or prosecution of fraud or illegal activity, or as otherwise required by 391 state or federal law;

(2) collect or process sensitive covered data, except where such collection or processing
is strictly necessary to provide or maintain a specific product or service requested by the
individual to whom the covered data pertains or is strictly necessary to effect a purpose
enumerated in paragraphs (1), (2), (3), (5), (7), (9), (10), (11), (13), of subsection (a) of section 2,
and such data is only used for that purposes;

397 (3) transfer an individual's sensitive covered data to a third party, unless:

398 (i) the transfer is made pursuant to the consent of the individual, given before each399 specific transfer takes place;

400 (ii) the transfer is necessary to comply with a legal obligation imposed by state or federal
401 law, so long as such obligation preexisted the collection and previous notice of such obligation
402 was provided to the individual to whom the data pertains;

403 (iii) the transfer is necessary to prevent an individual from imminent injury where the
404 covered entity believes in good faith that the individual is at risk of death, serious physical
405 injury, or serious health risk;

406 (iv) in the case of the transfer of a password, the transfer is necessary to use a designated
407 password manager or is to a covered entity for the exclusive purpose of identifying passwords
408 that are being reused across sites or accounts;

409	(v) in the case of the transfer of genetic information, the transfer is necessary to perform a
410	medical diagnosis or medical treatment specifically requested by an individual, or to conduct
411	medical research in accordance with federal and state law; or
412	(vi) in the case of transfer assets in case of a merger, if the transfer is made in accordance
413	with paragraph (13) of subsection (a) of section (2); or
414	(4) process sensitive covered data for the purposes of targeted advertising.
415	Section 4. Data Subject Rights
416	(a) A covered entity shall provide an individual, after receiving a verified request from
417	the individual, with the right to:
418	(1) access:
419	(i) in a human-readable format that a reasonable individual can understand and download
420	from the internet and transmit freely, the covered data (except covered data in a back-up or
421	archival system) of the individual making the request that is collected, processed, or transferred
422	by the covered entity or any service provider of the covered entity within the 12 months
423	preceding the request;
424	(ii) the categories of any third party or service provider, if applicable, and an option for
425	consumers to obtain the names of any such third party as well as and the categories of any
426	service providers to whom the covered entity has transferred the covered data of the individual,
427	as well as the categories of sources from which the covered data was collected; and
428	(iii) a description of the purpose for which the covered entity transferred the covered data
429	of the individual to a third party or service provider;
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430 (2) correct any verifiable substantial inaccuracy or substantially incomplete information 431 with respect to the covered data of the individual that is processed by the covered entity and 432 instruct the covered entity to make reasonable efforts to notify all third parties or service 433 providers to which the covered entity transferred such covered data of the corrected information; 434 (3) delete covered data of the individual that is processed by the covered entity and 435 instruct the covered entity to make reasonable efforts to notify all third parties or service 436 provider to which the covered entity transferred such covered data of the individual's deletion 437 request; and 438 (4) to the extent technically feasible, export to the individual or directly to another entity 439 the covered data of the individual that is processed by the covered entity, including inferences 440 linked or reasonably linkable to the individual but not including other derived data, without 441 licensing restrictions that limit such transfers in: 442 (i) a human-readable format that a reasonable individual can understand and download 443 from the internet and transmit freely; and 444 (ii) a portable, structured, interoperable, and machine-readable format. 445 (b) A covered entity may not condition, effectively condition, attempt to condition, or attempt to effectively condition the exercise of a right described in subsection (a) through: 446 447 (1) the use of any false, fictitious, fraudulent, or materially misleading statement or representation; or 448

449 (2) the use of any dark pattern or deceptive design.

450	(c) Subject to subsections (d) and (e), each request under subsection (a) shall be
451	completed within 45 days of such request from an individual, unless it is demonstrably
452	impracticable or impracticably costly to verify such individual's request.
453	(d)A response period set forth in this subsection may be extended once by 20 additional
454	days when reasonably necessary, considering the complexity and number of the individual's
455	requests, so long as the covered entity informs the individual of any such extension within the
456	initial 45-day response period, together with the reason for the extension.
457	(e) A covered entity:
458	(1) shall provide an individual with the opportunity to exercise each of the rights
459	described in subsection (a) and with respect to:
460	(i) the first two times that an individual exercises any right described in subsection (a) in
461	any 12-month period, shall allow the individual to exercise such right free of charge; and
462	(ii) any time beyond the initial two times described in subparagraph (i), may allow the
463	individual to exercise such right for a reasonable fee for each request.
464	(f) A covered entity may not permit an individual to exercise a right described in
465	subsection (a), in whole or in part, if the covered entity:
466	(1) cannot reasonably verify that the individual making the request to exercise the right is
467	the individual whose covered data is the subject of the request or an agent authorized to make
468	such a request on the individual's behalf;
469	(2) reasonably believes that the request is made to interfere with a contract between the
470	covered entity and another individual;

471 (3) determines that the exercise of the right would require access to or correction of472 another individual's sensitive covered data;

473 (4) reasonably believes that the exercise of the right would require the covered entity to474 engage in an unfair or deceptive practice under state law; or

475 (5) reasonably believes that the request is made to further fraud, support criminal activity,476 or the exercise of the right presents a data security threat.

(g) If a covered entity cannot reasonably verify that a request to exercise a right described
in subsection (a) is made by the individual whose covered data is the subject of the request, the
covered entity:

480 (1) may request that the individual making the request to exercise the right provide any
481 additional information necessary for the sole purpose of verifying the identity of the individual;
482 and

483 (2) may not process or transfer such additional information for any other purpose.

(h) A covered entity may decline, with adequate explanation to the individual, to comply
with a request to exercise a right described in subsection (a), in whole or in part, that would:

486 (1) require the covered entity to retain any covered data collected for a single, one-time
487 transaction, if such covered data is not processed or transferred by the covered entity for any
488 purpose other than completing such transaction;

(2) be demonstrably impracticable or prohibitively costly to comply with, and the
covered entity shall provide a description to the requestor detailing the inability to comply with
the request;

492 (3) require the covered entity to attempt to re-identify any de-identified data;

493 (4) require the covered entity to either maintain covered data in an identifiable form or to
494 collect, retain, or access any data in order to be capable of associating a verified individual
495 request with covered data of such individual;

496 (5) result in the release of trade secrets or other privileged or confidential business497 information;

498 (6) require the covered entity to correct any covered data that cannot be reasonably499 verified as being inaccurate or incomplete;

500 (7) interfere with law enforcement, judicial proceedings, investigations, or reasonable
501 efforts to guard against, detect, prevent, or investigate fraudulent, malicious, or unlawful activity,
502 or enforce valid contracts;

(8) violate state or federal law or the rights and freedoms of another individual, including
under the Constitution of the United States and Massachusetts Declaration of Rights;

505 (9) prevent a covered entity from being able to maintain a confidential record of deletion 506 requests, maintained solely for the purpose of preventing covered data of an individual from 507 being recollected after the individual submitted a deletion request and requested that the covered 508 entity no longer collect, process, or transfer such data; or

509 (10) endanger the source of the data if such data could only have been obtained from a510 single identified source.

(i) A covered entity may decline, with adequate explanation to the individual, to comply
with a request for deletion pursuant to paragraph (3) of subsection (a) if such request:

(1) unreasonably interferes with the provision of products or services by the covered
entity to another person it currently serves;

(2) requests to delete covered data that relates to (A) a public figure, public official, or limited-purpose public figure; or (B) any other individual that has no reasonable expectation of privacy with respect to such data;

(3) requests to delete covered data reasonably necessary to perform a contract betweenthe covered entity and the individual;

(4) requests to delete covered data that the covered entity needs to retain in order tocomply with professional ethical obligations;

522 (5) requests to delete covered data that the covered entity reasonably believes may be
523 evidence of unlawful activity or an abuse of the covered entity's products or service; or

(6) is directed to a consumer reporting agency, as defined in 15 U.S.C. 1681a(f) and
targets covered data that is used for the purpose of evaluating a consumer's creditworthiness,
credit standing, credit capacity, character, general reputation, personal characteristics or mode of
living, subject to and strictly maintained in accordance with, the provisions of the Fair Credit
Reporting Act, 15 U.S.C. 1681 et seq.

(j) In a circumstance that would allow a denial pursuant to this section, a covered entity
shall partially comply with the remainder of the request if it is possible and not unduly
burdensome to do so.

(k) The receipt of a large number of verified requests, on its own, may not be consideredto render compliance with a request demonstrably impracticable.

(1) A covered entity shall facilitate the ability of individuals to make requests under
subsection (a) in any language in which the covered entity provides a product or service. The
mechanisms by which a covered entity enables individuals to make requests under subsection (a)
shall be readily accessible and usable by individuals with disabilities. Such mechanisms shall, at
a minimum, be accessible in the same or a similar location as the privacy policies required by
section 9 of this chapter.

540 Section 5. Consent Practices

(a) The requirements of this chapter with respect to a request for consent from a coveredentity or service provider to an individual are the following:

543 (1) The request for consent shall be provided to the individual in a clear and conspicuous 544 standalone disclosure made through the primary medium used to offer the covered entity's 545 product or service, or, in the case that the product or service is not offered in a medium that does 546 permits the making of the request under this paragraph, another medium regularly used in 547 conjunction with the covered entity's product or service;

548 (2) The request includes a description of the processing purpose for which the549 individual's consent is sought by:

(i) clearly stating the specific categories of covered data that the covered entity shallcollect, process, and transfer necessary to effectuate the processing purpose; and

(ii) including a prominent heading and is reasonably understandable so that an individual can identify and understand the processing purpose for which consent is sought and the covered data to be collected, processed, or transferred by the covered entity for such processing purpose; 555 (3) The request clearly explains the individual's applicable rights related to consent;

(4) The request is made in a manner reasonably accessible to and usable by individualswith disabilities;

558 (5) The request is made available to the individual in each covered language in which the 559 covered entity provides a product or service for which authorization is sought;

560 (6) The option to refuse consent shall be at least as prominent as the option to accept, and 561 the option to refuse consent shall take the same number of steps or fewer as the option to accept;

562 (7)Processing or transferring any covered data collected pursuant to consent for a
563 different processing purpose than that for which consent was obtained shall require consent for
564 the subsequent processing purpose;

565 (8)The request for consent must be displayed at or before the point of collection; and

566 (9) The request must be accompanied by a copy of the covered entity's or service 567 provider's privacy policy subject to the requirements of section 9, which may be included with 568 the request as a hyperlink, and, if the covered entity is a large data holder, shall also include the 569 short form privacy policy as required by subsection (h) of section 9.

570 (b) A covered entity shall not infer that an individual has provided consent to a practice 571 from the inaction of the individual or the individual's continued use of a service or product 572 provided by the covered entity.

573 (c)A covered entity shall not obtain or attempt to obtain the consent of an individual574 through:

575 (1) the use of any false, fictitious, fraudulent, or materially misleading statement or 576 representation; 577 (2) the use of any dark pattern or deceptive design; or (3) conditioning or limiting access to an individual's account. 578 579 Section 6. Privacy by Design 580 (a) A covered entity or service provider shall establish, implement, and maintain 581 reasonable policies, practices, and procedures that reflect the role of the covered entity or service 582 provider in the collection, processing, and transferring of covered data and that: 583 (1) consider applicable federal and state laws, rules, or regulations related to covered 584 data the covered entity or service provider collects, processes, or transfers; 585 (2) identify, assess, and mitigate privacy risks related to minors; 586 (3) mitigate privacy risks related to the products and services of the covered entity or the 587 service provider, including in the design, development, and implementation of such products and 588 services, considering the role of the covered entity or service provider and the information 589 available to it; 590 (4) evaluate the length of time that covered data shall be retained and circumstances 591 under which covered data shall be deleted, de-identified, or otherwise modified with respect to 592 the purposes for which it was collected or processed and the sensitivity of the covered data; and 593 (5) implement reasonable training and safeguards within the covered entity and service 594 provider to promote compliance with all privacy laws applicable to covered data the covered

595 entity collects, processes, or transfers or covered data the service provider collects, processes, or 596 transfers on behalf of the covered entity and mitigate privacy risks taking into account the role of 597 the covered entity or service provider and the information available to it.

(b)The policies, practices, and procedures established by a covered entity or serviceprovider under subsection (a), shall correspond with, as applicable:

(1) the size of the covered entity or the service provider and the nature, scope, and
complexity of the activities engaged in by the covered entity or service provider, including
whether the covered entity or service provider is a large data holder, nonprofit organization,
small business, third party, or data broker, considering the role of the covered entity or service
provider and the information available to it;

605 (2) the sensitivity of the covered data collected, processed, or transferred by the covered 606 entity or service provider;

607 (3)the volume of covered data collected, processed, or transferred by the covered entity608 or service provider;

609 (4)the number of individuals and devices to which the covered data collected, processed,
610 or transferred by the covered entity or service provider relates; and

611 (5)the cost of implementing such policies, practices, and procedures in relation to the612 risks and nature of the covered data.

613 Section 7. Pricing

614 (a) A covered entity may not retaliate against an individual for:

615 (1) exercising any of the rights guaranteed by this chapter, or any regulations616 promulgated under this chapter; or

617 (2) refusing to agree to collection or processing of covered data for a separate product or
618 service, including denying goods or services, charging different prices or rates for goods or
619 services, or providing a different level of quality of goods or services.

620 (b) Nothing in subsection (a) shall be construed to:

(1) prohibit the relation of the price of a service or the level of service provided to an
individual to the provision, by the individual, of financial information that is necessarily
collected and processed only for the purpose of initiating, rendering, billing for, or collecting
payment for a service or product requested by the individual;

(2) prohibit a covered entity from offering a different price, rate, level, quality or
selection of goods or services to an individual, including offering goods or services for no fee, if
the offering is in connection with an individual's voluntary participation in a bona fide loyalty,
rewards, premium features, discount or club card program, provided, that the covered entity may
not sell covered data to a third-party as part of such a program unless:

(i) the sale is reasonably necessary to enable the third party to provide a benefit to whichthe consumer is entitled;

632 (ii) the sale of personal data to third parties is clearly disclosed in the terms of the633 program; and

634 (iii) the third party uses the personal data only for purposes of facilitating such a benefit
635 to which the consumer is entitled and does not retain or otherwise use or disclose the personal
636 data for any other purpose;

637 (3) require a covered entity to provide a bona fide loyalty program that would require the
638 covered entity to collect, process, or transfer covered data that the covered entity otherwise
639 would not collect, process, or transfer;

640 (4) prohibit a covered entity from offering a financial incentive or other consideration to641 an individual for participation in market research;

642 (5)prohibit a covered entity from offering different types of pricing or functionalities with
643 respect to a product or service based on an individual's exercise of a right to delete; or

644 (6)prohibit a covered entity from declining to provide a product or service insofar as the 645 collection and processing of covered data is strictly necessary for such product or service.

646 (c) Notwithstanding the provisions in this section, no covered entity may offer different
647 types of pricing that are unjust, unreasonable, coercive, or usurious in nature.

648 Section 8. Civil Rights Protections

(a) A covered entity or a service provider may not collect, process, or transfer covered
data or publicly available data in a manner that discriminates in or otherwise makes unavailable
the equal enjoyment of goods or services (i.e., has a disparate impact) on the basis of race, color,
religion, national origin, sex, sexual orientation, gender identity, disability, genetic information,
pregnancy or a condition related to said pregnancy including, but not limited to, lactation or the

654	need to express breast milk for a nursing child, ancestry or status as a veteran, or any other basis
655	protected by chapter 151B.
656	(b) This subsection shall not apply to:
657	(1) the collection, processing, or transfer of covered data for the purpose of:
658	(i) covered entity's or a service provider's self-testing to prevent or mitigate unlawful
659	discrimination; or
660	(ii) diversifying an applicant, participant, or customer pool; or
661	(2) any private club or group not open to the public, as described in section 201(e) of the
662	Civil Rights Act of 1964, 42 U.S.C. section 2000a(e).
663	(c) Whenever the Attorney General obtains information that a covered entity or service
664	provider may have collected, processed, or transferred covered data in violation of subsection
665	(a), the Attorney General shall initiate enforcement actions relating to such violation in
666	accordance with section 12 of this chapter.
667	(1) Not later than 3 years after the date of enactment of this chapter, and annually no
668	later than December 31 of each year thereafter, the Attorney General shall submit to the joint
669	committee on ways and means, the joint committee on racial equity, civil rights, and inclusion,
670	and the joint committee on advanced information technology, the internet and cybersecurity a
671	report that includes a summary of the enforcement actions taken under this subsection.
672	Section 9. Privacy Policy

(a) Each covered entity or service provider shall make publicly available, in a clear and
conspicuous location on its homepage, a reasonably understandable and not misleading privacy
policy that provides a detailed and accurate representation of the data collection, processing, and
transfer activities of the covered entity or service provider.

677 (b)The privacy policy must be provided in a manner that is reasonably accessible to and 678 usable by individuals with disabilities. The policy shall be made available to the public in each 679 covered language in which the covered entity or service provider provides a product or service 680 that is subject to the privacy policy; or carries out activities related to such product or service.

681 (c) The privacy policy must include, at a minimum:

682 (1) The identity and the contact information of:

(i) the covered entity or service provider to which the privacy policy applies, including
the covered entity's or service provider's points of contact and generic electronic mail addresses,
as applicable for privacy and data security inquiries;

686 (ii) any other entity within the same corporate structure as the covered entity or service687 provider to which covered data is transferred by the covered entity;

688 (2) the categories of covered data the covered entity or service provider collects or689 processes;

690 (3) the processing purposes for each category of covered data the covered entity or691 service provider collects or processes;

692 (4) whether the covered entity or service provider transfers covered data and, if so, each693 category of service provider and third party to which the covered entity or service provider

transfers covered data, the name of each data broker to which the covered entity or service provider transfers covered data, and the purposes for which such data is transferred to such categories of service providers and third parties or third-party collecting entities, except for a transfer to a governmental entity pursuant to a court order or law that prohibits the covered entity or service provider from disclosing such transfer;

(5) The length of time the covered entity or service provider intends to retain each
category of covered data, including sensitive covered data, or, if it is not possible to identify that
timeframe, the criteria used to determine the length of time the covered entity or service provider
intends to retain categories of covered data;

(6) A prominent, clear, and reasonably understandable description of how an individualcan exercise the rights described in this chapter;

705 (7) A general description of the covered entity's or service provider's data security706 practices; and

707 (8) The effective date of the privacy policy.

(d) If a covered entity or service provider makes a material change to its privacy policy or
practices, the covered entity or service provider shall notify each individual affected by such
material change before implementing the material change with respect to any prospectively
collected covered data and, except as provided in paragraphs (1) through (13) of section 2,
subsection (a), provide a reasonable opportunity for each individual to withdraw consent to any
further materially different collection, processing, or transfer of previously collected covered
data under the changed policy.

(e) A covered entity or service provider shall take all reasonable electronic measures to provide direct notification regarding material changes to the privacy policy to each affected individual, in each covered language in which the privacy policy is made available, and taking into account available technology and the nature of the relationship.

(f) Nothing in this section shall be construed to affect the requirements for coveredentities or service providers under other sections of this chapter.

721 (g) Each large data holder shall retain copies of previous versions of its privacy policy for 722 at least 10 years beginning after the date of enactment of this chapter and publish them on its 723 website. Such large data holder shall make publicly available, in a clear, conspicuous, and 724 readily accessible manner, a log describing the date and nature of each material change to its 725 privacy policy over the past 10 years. The descriptions shall be sufficient for a reasonable 726 individual to understand the material effect of each material change. The obligations in this 727 paragraph shall not apply to any previous versions of a large data holder's privacy policy, or any 728 material changes to such policy, that precede the date of enactment of this Act.

(h) In addition to the privacy policy required under subsection (a), a large data holder that
is a covered entity shall provide a short form notice of no more than 500 words in length that
includes the main features of their data practices.

(i) Each covered entity or service provider that collects, processes, or transfers biometric
data shall provide a separate privacy policy detailing the collection, processing, and transfer of
such biometric data, subject to the provisions of subsections (a) through (h) of this section.

(j)Each covered entity or service provider that collects, processes, or transfers specific
precise geolocation information shall provide a separate privacy policy detailing the collection,

processing, and transfer of such precise geolocation information, subject to the provisions ofsubsections (a) through (h) of this section.

739 Section 10. Advanced Data Rights

(a) A covered entity or service provider shall provide an individual with a clear and
conspicuous, easy-to-execute means to withdraw consent. Those means shall be at least as easy
to execute by an individual as the means to provide consent and shall, at a minimum, be
accessible in the same or a substantially similar location as the privacy policies required by
section 9.

745 (b) Right to opt out of covered data transfers. A covered entity:

(1) may not transfer or direct the transfer of the covered data of an individual to a
third party if the individual or an agent authorized to make such a request on the individual's
behalf objects to the transfer; and

(2) shall allow an individual to object to such a transfer through an opt out
mechanism, at a minimum, accessible in the same or a substantially similar location as the
privacy policies required by section 9.

(c) Right to opt out of targeted advertising. A covered entity or service provider thatdirectly delivers a targeted advertisement shall:

(1) prior to engaging in targeted advertising to an individual or device and at all
times, thereafter, provide such individual with a clear and conspicuous means to opt out of
targeted advertising;

abide by any opt out designation by an individual or an agent authorized to make
such a request on the individual's behalf with respect to targeted advertising and notify the
covered entity that directed the service provider to deliver the targeted advertisement of the opt
out decision; and

(3) allow an individual to make an opt out designation with respect to targeted
advertising through an opt out mechanism, at a minimum, accessible in the same or a
substantially similar location as the privacy policies required by section 9.

(d) Right to opt out of profiling. A covered entity or service provider that engages in
profiling in furtherance of automated decisions that produce legal or similarly significant effects
on an individual shall:

767 (1) provide such individual with a clear and conspicuous means to opt out of such768 profiling; and

allow an individual to object to such profiling through an opt out mechanism, at a
 minimum, accessible in the same or a substantially similar location as the privacy policies
 required by section 9.

(e) A covered entity or service provider that receives an opt out notification pursuant
to this section shall abide by such opt out designations in a commercially reasonable timeframe.
Such covered entity or service provider shall notify any other person that directed the covered
entity or service provider to either serve, deliver, or otherwise process targeted advertisements or
to engage in profiling in furtherance of automated decisions of the individual's opt out decision
within a commercially reasonable timeframe.

(f) A covered entity or service provider may not condition, effectively condition,
attempt to condition, or attempt to effectively condition the exercise of any individual right under
this section through:

(1) the use of any false, fictitious, fraudulent, or materially misleading statement orrepresentation; or

783 (2) the use of a dark pattern or deceptive design.

784 A covered entity shall notify third parties who had access to an individual's (g) 785 covered data when the individual exercises any of the rights established in this section. The third 786 party shall comply with the request to opt out of sale or data transfer forwarded to them from a 787 covered entity that provided, made available, or authorized the collection of the individual's 788 covered data. The third party shall comply with the request in the same way a covered entity is 789 required to comply with the request. The third party shall no longer retain, use, or disclose the 790 personal information unless the third party becomes a service provider or a covered entity in the 791 terms of this chapter.

(h) A covered entity that communicates an individual's opt out request to a third party or service provider pursuant to this section shall not be liable under this chapter if the third party or service provider receiving the opt-out request violates the restrictions set forth in this chapter; provided, however, that at the time of communicating the opt-out request, the covered entity does not know or should not reasonably know that the third party or service provider intends to commit such a violation.

(i) If an individual decides to opt out of the processing of the individual's covered
data for the purposes specified in subsections (b), (c), or (d) and such decision conflicts with the

individual's existing, voluntary participation in a covered entity's bona fide loyalty, rewards,
premium features, discounts or club card program, the covered entity shall comply with the
individual's opt out preference signal but may notify the individual of the conflict and provide
the individual with the choice to opt back into such processing for participation in such a
program; provided, however, that the controller shall not use dark patterns or deceptive design to
coerce the individual to opt back into such processing related to that individual's participation in
such program.

807 (j) A covered entity or service provider shall not require an individual to create an
808 account for the purposes of exercising any right under this chapter.

- 809 Section 11. Service Providers
- 810 (a)A service provider:

(1)shall adhere to the instructions of a covered entity and only collect, process, and transfer service provider data to the extent necessary and proportionate to provide a service requested by the covered entity, as set out in the contract required by subsection (b), and this paragraph does not require a service provider to collect, process, or transfer covered data if the service provider would not otherwise do so;

- 816 (2)may not collect, process, or transfer service provider data if the service provider has
 817 actual knowledge that a covered entity violated this chapter with respect to such data;
- 818 (3)shall assist a covered entity in responding to a request made by an individual under819 this chapter, by either:

820 (i)providing appropriate technical and organizational measures, considering the nature of 821 the processing and the information reasonably available to the service provider, for the covered 822 entity to comply with such request for service provider data; or 823 (ii)fulfilling a request by a covered entity to execute an individual rights request that the 824 covered entity has determined should be complied with, by either: 825 (A)complying with the request pursuant to the covered entity's instructions; or 826 (B)providing written verification to the covered entity that it does not hold covered data 827 related to the request, that complying with the request would be inconsistent with its legal 828 obligations, or that the request falls within an exception under this chapter;

(4)may engage another service provider for purposes of processing service provider data on behalf of a covered entity only after providing that covered entity with notice and pursuant to a written contract that requires such other service provider to satisfy the obligations of the service provider with respect to such service provider data, including that the other service provider be treated as a service provider under this chapter;

(5)shall, upon the reasonable request of the covered entity, make available to the covered entity information necessary to demonstrate the compliance of the service provider with the requirements of this chapter, which may include making available a report of an independent assessment arranged by the service provider on terms agreed to by the service provider and the covered entity or providing information necessary to enable the covered entity to conduct and document a privacy impact assessment;

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(6)shall, at the covered entity's direction, delete or return all covered data to the covered
entity as requested at the end of the provision of services, unless retention of the covered data is
required by law;

(7)shall develop, implement, and maintain reasonable administrative, technical, and
physical safeguards that are designed to protect the security and confidentiality of covered data
the service provider processes consistent with chapter 93H of the general laws; and

(8)shall allow and cooperate with reasonable assessments by the covered entity or the
covered entity's designated assessor. Alternatively, the service provider may arrange for a
qualified and independent assessor to conduct an assessment of the service provider's policies
and technical and organizational measures in support of the obligations under this chapter using
an appropriate and accepted control standard or framework and assessment procedure for such
assessments. The service provider shall provide a report of such assessment to the covered entity
upon request.

(b)A person or entity may only act as a service provider pursuant to a written contract
between the covered entity and the service provider, or a written contract between one service
provider and a second service provider as described under paragraph (4) of subsection (a), if the
contract:

857 (1)sets forth the data processing procedures of the service provider with respect to858 collection, processing, or transfer performed on behalf of the covered entity or service provider;

859 (2)clearly sets forth:

860 (i)instructions for collecting, processing, or transferring data;

861	(ii)the nature and purpose of collecting, processing, or transferring;
862	(iii)the type of data subject to collecting, processing, or transferring;
863	(iv)the duration of processing; and
864	(v)the rights and obligations of both parties, including a method by which the service
865	provider shall notify the covered entity of material changes to its privacy practices;
866	(3)does not relieve a covered entity or a service provider of any requirement or liability
867	imposed on such covered entity or service provider under this chapter; and
868	(4)prohibits:
869	(i)collecting, processing, or transferring covered data in contravention to subsection (a);
870	and
871	(ii)combining service provider data with covered data which the service provider receives
872	from or on behalf of another person or persons or collects from the interaction of the service
873	provider with an individual, provided that such combining is not necessary to effectuate a
874	purpose described in paragraphs (1) through (13) of section 2(a) and is otherwise permitted under
875	the contract required by this subsection.
876	(c)Each service provider shall retain copies of previous contracts entered into in
877	compliance with this subsection with each covered entity to which it provides requested products
878	or services.

(d)The classification of a person or entity as a covered entity or as a service provider and
the relationship between covered entities and service providers are regulated by the following
provisions:

(1)Determining whether a person is acting as a covered entity or service provider with
respect to a specific processing of covered data is a fact-based determination that depends upon
the context in which such data is processed.

(2)A person or entity that is not limited in its processing of covered data pursuant to the instructions of a covered entity, or that fails to adhere to such instructions, is a covered entity and not a service provider with respect to a specific processing of covered data. A service provider that continues to adhere to the instructions of a covered entity with respect to a specific processing of covered data remains a service provider. If a service provider begins, alone or jointly with others, determining the purposes and means of the processing of covered data, it is a covered entity and not a service provider with respect to the processing of such data.

(3)A covered entity that transfers covered data to a service provider or a service provider that transfers covered data to a covered entity or another service provider, in compliance with the requirements of this chapter, is not liable for a violation of this chapter by the service provider or covered entity to whom such covered data was transferred, if at the time of transferring such covered data, the covered entity or service provider did not have actual knowledge that the service provider or covered entity would violate this chapter.

(4)A covered entity or service provider that receives covered data in compliance with the
requirements of this chapter is not in violation of this chapter as a result of a violation by a
covered entity or service provider from which such data was received.

(e)A third party:

902 (1)shall not process third party data for a processing purpose other than the processing903 purpose for which

904 (i)the individual gave consent or to effect a purpose enumerated in paragraph (2), (3), or
905 (5) of subsection (a) of section 2 in the case of sensitive covered data; or

906 (ii)the covered entity made a disclosure pursuant to their privacy policy and in the case of907 data that is not sensitive covered data; and

908 (2)may reasonably rely on representations made by the covered entity that transferred the
909 third-party data if the third party conducts reasonable due diligence on the representations of the
910 covered entity and finds those representations to be credible.

911 (f)Solely for the purposes of this section, the requirements for service providers to 912 contract with, assist, and follow the instructions of covered entities shall be read to include 913 requirements to contract with, assist, and follow the instructions of a government entity if the 914 service provider is providing a service to a government entity.

915 Section 12. Enforcement

(a) A violation of this chapter constitutes an injury to that individual and shall be deemed
an unfair or deceptive act or practice in the conduct of trade or commerce under chapter 93A,
provided that if the court finds for any petitioner, subject to section 9, paragraph (3) of such
chapter, recovery under such chapter shall be in the amount of actual damages or \$5,000,
whichever is higher.

(b) Private right of action. Any individual alleging a violation of this chapter by a covered
entity, service provider, or third party that is a large data holder may bring a civil action in the
superior court or any court of competent jurisdiction.

(c) An individual protected by this chapter may not be required, as a condition of service
or otherwise, to file an administrative complaint with the attorney general or to accept mandatory
arbitration of a claim under this chapter.

927 (d) The civil action shall be directed to the covered entity, service provider, and third-928 parties alleged to have committed the violation.

929 (e) In a civil action in which the plaintiff prevails, the court may award:

930 (1)liquidated damages of not less than 0.15% of the annual global revenue of the covered
931 entity or \$15,000 per violation, whichever is greater;

932 (2)punitive damages; and

933 (3)any other relief, including but not limited to an injunction, that the court deems to be934 appropriate.

935 (f) In addition to any relief awarded pursuant to the previous paragraph, the court shall936 award reasonable attorney's fees and costs to any prevailing plaintiff.

(g) The Attorney General may bring an action pursuant to section 4 of chapter 93A
against a covered entity, service provider, or third party to remedy violations of this chapter and
for other relief, including but not limited to an injunction, that may be appropriate, subject to the
following:

941 (1) If the court finds that the defendant has employed any method, act, or practice
942 which they knew or should have known to be in violation of this chapter, the court may require
943 the defendant to pay to the commonwealth a civil penalty of:

944 (i) not less than 0.15% of the annual global revenue or \$15,000, whichever is greater, per945 violation; and

(ii) not more than 4% of the annual global revenue of the covered entity, service provider,
or third-party or \$20,000,000, whichever is greater, per action if such action includes multiple
violations to multiple individuals;

949 (2) If the court finds that a defendant has engaged in flagrant, willful and repeat
950 violations of this chapter, the court may issue an order to suspend or prohibit a covered entity,
951 service provider, or third party from operating in the commonwealth or collecting, processing,
952 and transferring covered data and any other relief, including but not limited to an injunction, that
953 the court deems to be appropriate.

954 (3) In addition to any penalty or relief awarded under this subsection, a defendant
955 violating this chapter shall also be liable to the commonwealth for the reasonable costs of
956 investigation and litigation of such violation, including reasonable attorneys' fees and reasonable
957 expert fees.

958 (h) When calculating awards and civil penalties in all the actions in this section, the court959 shall consider:

960 (1) the number of affected individuals;

961 (2) the severity of the violation or noncompliance;

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962 (3) the risks caused by the violation or noncompliance;

963 (4) whether the violation or noncompliance was part of a pattern of noncompliance964 and violations and not an isolated instance;

965 (5) whether the violation or noncompliance was willful and not the result of error;

966 (6) the precautions taken by the defendant to prevent a violation;

967 (7) the number of administrative actions, lawsuits, settlements, and consent-decrees968 under this chapter involving the defendant;

969 (8) the number of administrative actions, lawsuits, settlements, and consent-decrees
970 involving the defendant in other states and at the federal level in issues involving information
971 privacy; and

972 (9) the international record of the defendant when it comes to information privacy973 issues.

(i) It is a violation of this chapter for a covered entity or anyone else acting on behalf of a
covered entity to retaliate against an individual who makes a good-faith complaint that there has
been a failure to comply with any part of this chapter.

977 (1) An injured individual by a violation of the previous paragraph may bring a civil978 action for monetary damages and injunctive relief in any court of competent jurisdiction.

(j) Any provision of a contract or agreement of any kind, including a covered entity's
terms of service or a privacy policy, including the short-form privacy notice required under
section 9 subsection (h) that purports to waive or limit in any way an individual's rights under

982 this chapter, including but not limited to any right to a remedy or means of enforcement shall be 983 deemed contrary to public policy and shall be void and unenforceable. 984 (k) No private or government action brought pursuant to this chapter shall preclude any 985 other action under this chapter. 986 Section 13. Information Non-applicability 987 This chapter shall not apply to only the following specific types of information: (a) 988 (1)personal information captured from a patient by a health care provider or health 989 care facility or biometric information collected, processed, used, or stored exclusively for 990 medical education or research, public health or epidemiological purposes, health care treatment, 991 insurance, payment, or operations under the federal Health Insurance Portability and 992 Accountability Act of 1996, or to X-ray, roentgen process, computed tomography, MRI, PET 993 scan, mammography, or other image or film of the human anatomy used exclusively to diagnose, 994 prognose, or treat an illness or other medical condition or to further validate scientific testing or 995 screening; 996 (2)nonpublic personal information that is processed by a financial institution subject 997 to, and in compliance with, the Gramm-Leach-Bliley Act, 15 U.S.C. 6801 et seq., as amended 998 from time to time; 999 (3) personal information regulated by the federal Family Educational Rights and 1000 Privacy Act, 20 U.S.C. 1232g et seq., as amended from time to time; 1001 (4) individuals sharing their personal contact information such as email addresses 1002 with other individuals in the workplace, or other social, political, or similar settings where the

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purpose of the information is to facilitate communication among such individuals, provided that
this chapter shall cover any processing of such contact information beyond interpersonal
communication; or

1006 (5) covered entities' publication of entity-based member or employee contact
1007 information where such publication is intended to allow members of the public to contact such
1008 member or employee in the ordinary course of the entity's operations.

1009 (b) For the purpose of this section, the burden of proving that information is exempt1010 from the provisions of this chapter shall be upon the party claiming the exemption.

1011 Section 14. Implementation

1012 (a) The Attorney General shall adopt rules and regulations for the implementation,

1013 administration, and enforcement of this chapter and may from time to time amend or repeal said

1014 regulations. The rules and regulations shall include but are not limited to:

1015 (1) establishing or adopting baseline technical requirements that determine if a given

1016 dataset has been or can be considered sufficiently de-identified;

1017 (2) establishing reasonable policies, practices, and procedures that satisfy the

1018 requirements set forward in Section 6;

- (3) establishing a nonexclusive list of practices that constitute deceptive designs or dark
 patterns or otherwise violate the requirements set forward in Section 5; and
- 1021 (4) further defining when a covered entity is a data broker and additional compliance1022 requirements for data brokers under this chapter.

1023 (b) The Attorney General may:

1024 (1)gather facts and information applicable to the Attorney General's obligation to enforce
1025 this chapter and ensure its compliance, consistent with the provisions of section 4 of chapter
1026 93A;

1027 (2) conduct investigations for possible violations of this chapter; and

1028 (3) refer cases for civil enforcement or criminal prosecution to the appropriate federal,1029 state, or local authorities.

1030 (c) The Attorney General shall, within one year after the effective date of chapter, create

1031 an official internet website that outlines the provisions of this chapter and provides individuals

1032 with a form or other mechanism to report violations of this chapter to the Office of the Attorney

1033 General. The Attorney General shall update the website at least annually. The website shall

1034 include statistics on the Attorney General's enforcement actions undertaken under this chapter,

1035 broken down by fiscal year, including but not limited to:

- 1036 (1) number of complaints received;
- 1037 (2) number of open investigations;
- 1038 (3) number of closed investigations; and
- 1039 (4) a summary of case dispositions in which a violation of this chapter occurred.
- 1040 Section 15. Authorized Agents
- 1041 (a) An individual may designate another person to serve as the individual's

1042 authorized agent to exercise the individual's rights under section 4, to withdraw consent under

section 10, or opt out of the processing of such individual's covered data for one or more of thepurposes specified in section 10.

1045 (b) An individual may designate an authorized agent as provided in subsection (a) by 1046 technological means, including, but not limited to, an Internet link or a browser setting, browser 1047 extension or global device setting that indicates the individual's intent to opt out processing for 1048 one or more of the purposes specified in section 10.

1049 (c) A covered entity or service provider shall comply with a request received from an 1050 authorized agent if the covered entity or service provider is able to verify the identity of the 1051 individual and the authorized agent's authority to act on such individual's behalf by the same 1052 means and subject to the same restrictions as a covered entity under section 4(g).

(d) In the case of covered data concerning an individual known to be a child as
defined by the Children's Online Privacy Protection Act, 15 U.S.C. 6501, the parent or legal
guardian of such child may exercise the rights provided under this chapter on the child's behalf.

(e) In the case of covered data concerning an individual subject to a guardianship,
conservatorship or other protective arrangement, the guardian or the conservator of the
individual may exercise the rights provided under this chapter on the individual's behalf.

1059 Section 16. Advertising to Minors

1060 (a) A covered entity or service provider may not engage in targeted advertising to any1061 individual if the covered entity has knowledge that the individual is a minor.

1062 Section 17. Data Brokers

1063	(a)Each data broker shall place a clear, conspicuous, not misleading, and readily
1064	accessible notice on the website or mobile application of the data broker (if the data broker
1065	maintains such a website or mobile application) that:
1066	(1)notifies individuals that the entity is a data broker;
1067	(2)includes a link to the data broker registry website; and
1068	(3) is reasonably accessible to and usable by individuals with disabilities.
1069	(b)Data broker registration. Not later than January 31 of each calendar year that follows a
1070	calendar year during which a covered entity acted as a data broker, data brokers shall register
1071	with the OCABR in accordance with this subsection.
1072	(1)In registering with the OCABR, a data broker shall do the following:
1073	(i)Pay to the OCABR a registration fee of \$100;
1074	(ii)Provide the OCABR with the following information:
1075	(A)The legal name and primary physical, email, and internet addresses of the data broker;
1076	(B)A description of the categories of covered data the data broker processes and
1077	transfers;
1078	(C) The contact information of the data broker, including a contact person, a telephone
1079	number, an e-mail address, a website, and a physical mailing address; and
1080	(D) A link to a website through which an individual may easily exercise the rights
1081	provided under this subsection.

1082 (c)The OCABR shall establish and maintain on a website a searchable, publicly available, 1083 central registry of third-party collecting entities that are registered with the OCABR under this 1084 subsection that includes a listing of all registered data brokers and a search feature that allows 1085 members of the public to identify individual data brokers and access to the registration 1086 information provided under subsection (b). 1087 (d)Penalties. A data broker that fails to register or provide the notice as required under 1088 this section shall be subject to enforcement proceedings under section 12. 1089 Section 18. Severability and Relationship to Other Laws 1090 (a) Should any provision of this chapter or part hereof be held under any 1091 circumstances in any court of competent jurisdiction to be invalid or unenforceable, such 1092 invalidity or unenforceability shall not affect the validity or enforceability of any other provision 1093 of this or other parts of this chapter. 1094 (b) Nothing in this chapter shall diminish any individual's rights or obligations under 1095 chapters 66A, 93A, 93H, or under sections 1B or 3B of chapter 214. 1096 SECTION 2. The General Laws, as appearing in the 2022 Official Edition, are hereby 1097 further amended by inserting after chapter 93M the following chapter: 1098 Chapter 93N. Privacy Protections for Location Information Derived from Electronic 1099 Devices 1100 Section 1. Definitions 1101 As used in this chapter, the following words shall, unless the context clearly (a) 1102 requires otherwise, have the following meanings:

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1103 (1) "Application", a software program that runs on the operating system of a device.

1104 (2) "Collect", to obtain, infer, generate, create, receive, or access an individual's1105 location information.

(3) "Consent", freely given, specific, informed, unambiguous, opt-in consent. This term does not include either of the following: (i) agreement secured without first providing to the individual a clear and conspicuous disclosure of all information material to the provision of consent, apart from any privacy policy, terms of service, terms of use, general release, user agreement, or other similar document; or (ii) agreement obtained through the use of a user interface designed or manipulated with the substantial effect of subverting or impairing user autonomy, decision making, or choice.

(4) "Covered entity", any individual, partnership, corporation, limited liability
company, association, or other group, however organized. A covered entity does not include a
state or local government agency, or any court of Massachusetts, a clerk of the court, or a judge
or justice thereof. A covered entity does not include an individual acting in a non-commercial
context. A covered entity includes all agents of the entity.

1118 (5) "Device", a mobile telephone, as defined in section 1 of chapter 90 of the general
1119 laws, or any other electronic device that is or may commonly be carried by or on an individual
1120 and is capable of connecting to a cellular, bluetooth, or other wireless network.

(6) "Disclose", to make location information available to a third party, including but
not limited to by sharing, publishing, releasing, transferring, disseminating, providing access to,
or otherwise communicating such location information orally, in writing, electronically, or by
any other means.

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(7) "Individual", a person located in the Commonwealth of Massachusetts.

1126 (8) "Location information", information derived from a device or from interactions between devices, with or without the knowledge of the user and regardless of the technological 1127 1128 method used, that pertains to or directly or indirectly reveals the present or past geographical 1129 location of an individual or device within the Commonwealth of Massachusetts with sufficient 1130 precision to identify street-level location information within a range of 1.850 feet or less. 1131 Location information includes but is not limited to (i) an internet protocol address capable of 1132 revealing the physical or geographical location of an individual; (ii) Global Positioning System 1133 (GPS) coordinates; and (iii) cell-site location information. This term does not include location 1134 information identifiable or derived solely from the visual content of a legally obtained image, 1135 including the location of the device that captured such image, or publicly posted words.

(9) "Location Privacy Policy", a description of the policies, practices, and procedures
controlling a covered entity's collection, processing, management, storage, retention, and
deletion of location information.

(10) "Monetize", to collect, process, or disclose an individual's location information
for profit or in exchange for monetary or other consideration. This term includes but is not
limited to selling, renting, trading, or leasing location information.

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(11)

"Person", any natural person.

(12) "Permissible purpose", one of the following purposes: (i) provision of a product, service, or service feature to the individual to whom the location information pertains when that individual requested the provision of such product, service, or service feature by subscribing to, creating an account, or otherwise contracting with a covered entity; (ii) initiation, management, execution, or completion of a financial or commercial transaction or fulfill an order for specific products or services requested by an individual, including any associated routine administrative, operational, and account-servicing activity such as billing, shipping, delivery, storage, and accounting; (iii) compliance with an obligation under federal or state law; or (iv) response to an emergency service agency, an emergency alert, a 911 communication, or any other communication reporting an imminent threat to human life.

(13) "Process", to perform any action or set of actions on or with location information,
including but not limited to collecting, accessing, using, storing, retaining, analyzing, creating,
generating, aggregating, altering, correlating, operating on, recording, modifying, organizing,
structuring, disposing of, destroying, de-identifying, or otherwise manipulating location
information. This term does not include disclosing location information.

(14) "Reasonably understandable", of length and complexity such that an individual
with an eighth-grade reading level, as established by the department of elementary and secondary
education, can read and comprehend.

(15) "Service feature", a discrete aspect of a service provided by a covered entity,
including but not limited to real-time directions, real-time weather, and identity authentication.

(16) "Service provider", an individual, partnership, corporation, limited liability company, association, or other group, however organized, that collects, processes, or transfers location information for the sole purpose of, and only to the extent that such service provider is, conducting business activities on behalf of, for the benefit of, at the direction of, and under contractual agreement with a covered entity. (17) "Third party", any covered entity or person other than (i) a covered entity that
collected or processed location information in accordance with this chapter or its service
providers, or (ii) the individual to whom the location information pertains. This term does not
include government entities.

1172 Section 2. Protection of location information

1173 It shall be unlawful for a covered entity to collect or process an individual's (a) 1174 location information except for a permissible purpose. Prior to collecting or processing an 1175 individual's location information for one of those permissible purposes, a covered entity shall 1176 provide the individual with a copy of the Location Privacy Policy and obtain consent from that 1177 individual; provided, however, that this shall not be required when the collection and processing 1178 is done in (1) compliance with an obligation under federal or state law or (2) in response to an 1179 emergency service agency, an emergency alert, a 911 communication, or any other 1180 communication reporting an imminent threat to human life.

(b) If a covered entity collects location information for the provision of multiple permissible purposes, it shall be mentioned in the Location Privacy Policy and individuals shall provide discrete consent for each purpose; provided, however, that this shall not be required for the purpose of collecting and processing location information to comply with an obligation under federal or state law or to respond to an emergency service agency, an emergency alert, a 911 communication, or any other communication reporting an imminent threat to human life.

(c) A covered entity that directly delivers targeted advertisements as part of its product or
services shall provide individuals with a clear, conspicuous, and simple means to opt out of the

processing of their location information for purposes of selecting and delivering targetedadvertisements.

(d) Consent provided under this section shall expire (1) after one year, (2) when the initial
purpose for processing the information has been satisfied, or (3) when the individual revokes
consent, whichever occurs first, provided that consent may be renewed pursuant to the same
procedures. Upon expiration of consent, any location information possessed by a covered entity
shall be permanently destroyed.

(e) It shall be unlawful for a covered entity or service provider that lawfully collects andprocesses location information to:

(1) collect more precise location information than necessary to carry out thepermissible purpose;

1200 (2) retain location information longer than necessary to carry out the permissible 1201 purpose;

1202 (3) sell, rent, trade, or lease location information to third parties; or

(4) derive or infer from location information any data that is not necessary to carryout a permissible purpose.

(5) disclose, cause to disclose, or assist with or facilitate the disclosure of an
individual's location information to third parties, unless such disclosure is (i) necessary to carry
out the permissible purpose for which the information was collected, or (ii) requested by the
individual to whom the location data pertains.

1209 (f) It shall be unlawful for a covered entity or service providers to disclose location 1210 information to any federal, state, or local government agency or official unless (1) the agency or 1211 official serves the covered entity or service provider with a valid warrant or establishes the 1212 existence of exigent circumstances that make it impracticable to obtain a warrant, (2) disclosure 1213 is mandated under federal or state law, including in response to a court order or lawfully issued 1214 and properly served subpoena or civil investigative demand under state or federal law, or (3) the 1215 data subject requests such disclosure. 1216 (g) A covered entity shall maintain and make available to the data subject a Location 1217 Privacy Policy, which shall include, at a minimum, the following: 1218 (1)the permissible purpose for which the covered entity is collecting, processing, or 1219 disclosing any location information; 1220 (2)the type of location information collected, including the precision of the data; 1221 (3) the identities of service providers with which the covered entity contracts with 1222 respect to location data; 1223 (4) any disclosures of location data necessary to carry out a permissible purpose and 1224 the identities of the third parties to whom the location information could be disclosed; 1225 (5)whether the covered entity's practices include the internal use of location 1226 information for purposes of targeted advertisement;

1227 (6) the data management and data security policies governing location information;1228 and

1229 (7) the retention schedule and guidelines for permanently deleting location1230 information.

(h) A covered entity in lawful possession of location information shall provide notice to
individuals to whom that information pertains of any change to its Location Privacy Policy at
least 20 business days before the change goes into effect, and shall request and obtain consent
before collecting or processing location information in accordance with the new Location
Privacy Policy.

(i) It shall be unlawful for a government entity to monetize location information.

1237 Section 3: Prohibition Against Retaliation

A covered entity shall not take adverse action against an individual because the individual exercised or refused to waive any of such individual's rights under this chapter, unless location data is essential to the provision of the good, service, or service feature that the individual requests, and then only to the extent that such data is essential. This prohibition includes but is not limited to:

1243 (1) refusing to provide a good or service to the individual;

1244 (2) charging different prices or rates for goods or services, including through the use 1245 of discounts or other benefits or imposing penalties; or

- 1246 (3) providing a different level or quality of goods or services to the individual.
- 1247 Section 4. Enforcement

(a) A violation of this chapter or a regulation promulgated under this chapter
regarding an individual's location information constitutes an injury to that individual and shall be
deemed an unfair or deceptive act or practice in the conduct of trade or commerce under chapter
93A.

(b) Any individual alleging a violation of this chapter by a covered entity or service
provider may bring a civil action in the superior court or any court of competent jurisdiction;
provided that, venue in the superior court shall be proper in the county in which the plaintiff
resides or was located at the time of any violation.

(c) An individual protected by this chapter shall not be required, as a condition of service
or otherwise, to file an administrative complaint with the attorney general or to accept mandatory
arbitration of a claim arising under this chapter.

1259 (d) In a civil action in which the plaintiff prevails, the court may award (1) actual 1260 damages, including damages for emotional distress, or \$5,000 per violation, whichever is greater, 1261 (2) punitive damages; and (3) any other relief, including but not limited to an injunction or 1262 declaratory judgment, that the court deems to be appropriate. The court shall consider each 1263 instance in which a covered entity or service provider collects, processes, or discloses location 1264 information in a manner prohibited by this chapter or a regulation promulgated under this chapter 1265 as constituting a separate violation of this chapter or regulation promulgated under this chapter. 1266 In addition to any relief awarded, the court shall award reasonable attorney's fees and costs to 1267 any prevailing plaintiff.

(e) The attorney general may bring an action pursuant to section 4 of chapter 93A against
a covered entity or service provider to remedy violations of this chapter and for other relief that
may be appropriate.

1271 (f) Any provision of a contract or agreement of any kind, including a covered entity's 1272 terms of service or policies, including but not limited to the Location Privacy Policy, that 1273 purports to waive or limit in any way an individual's rights under this chapter, including but not 1274 limited to any right to a remedy or means of enforcement, shall be deemed contrary to state law 1275 and shall be void and unenforceable.

(g) No private or government action brought pursuant to this chapter shall preclude anyother action under this chapter.

1278 Section 5. Implementation

1279 The Attorney General may adopt, amend or repeal rules and regulations for the

1280 implementation, administration, and enforcement of this chapter.

1281 SECTION 3. Location Information Collected Before Effective Date

1282 Location information collected, processed, and stored prior to the effective date of this

1283 Act shall be subject to subsections 2(e)(3), 2(e)(5), and 2(f) of Chapter 93N.

1284 SECTION 4. Effective Date

1285 This Act shall take effect 1 year after enactment.