

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 2205  
OFFERED BY MR. ROYCE OF CALIFORNIA**

Page 23, after line 15, insert the following:

1       (g) ACCOUNTABILITY IN MAJOR DATA BREACHES.—  
2 With respect to a covered entity that is not a financial  
3 institution, if a breach of data security described under  
4 subsection (c)(1) requires the notification of more than  
5 1,000,000 consumers and such breach is caused by the  
6 failure of such covered entity to develop, implement, or  
7 maintain a comprehensive information security program  
8 as required by subsection (a), the covered entity shall re-  
9 imburse any financial institution that maintains an af-  
10 fected financial account of such a consumer for all costs  
11 incurred by such institution that are attributable to the  
12 breach.

