

BRIAN SANDOVAL  
Governor

STATE OF NEVADA

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Director

BARBARA D. RICHARDSON  
Commissioner



DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103  
Carson City, Nevada 89706  
(775) 687-0700 • Fax (775) 687-0787  
Website: [doi.nv.gov](http://doi.nv.gov)  
E-mail: [insinfo@doi.nv.gov](mailto:insinfo@doi.nv.gov)

October 31, 2017

SENT VIA CERTIFIED MAIL

AMERICAN HOME PROTECT  
2611 Internet Boulevard, Suite 201  
Frisco, TX 75034  
CERTIFIED MAIL NO: 7017 1070 0000 8962 7902

AMERICAN HOME PROTECT  
P.O. Box 1642  
St. Peters, MO 63376  
CERTIFIED MAIL NO: 7017 1070 0000 8962 7919

**Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada**  
Cause No. 17.0501

To Whom It May Concern:

American Home Protect ("AHP") has solicited the sale of service contracts in the State of Nevada through the use of the United States Postal Service and the internet. It is unlawful for an entity to sell or offer for sale service contracts in Nevada without first being registered with the Nevada Division of Insurance. NRS 690C.150. If AHP wishes to do business in Nevada it must submit an application for registration within 45 days of the date of this letter. In the meantime, AHP must immediately cease soliciting and selling service contracts in Nevada pursuant to the enclosed Cease and Desist Order issued by the Nevada Commissioner of Insurance.

AHP's application for registration is not a substitute for the other requirements listed in the enclosed order. AHP must still submit a complete list, including names and contact information, of those Nevadans who have purchased a service contract, and provide an immediate disclaimer on its website, social media accounts and other marketing materials, announcing that AHP's service contracts are not available in Nevada.

Please note that compliance with the directives in this letter and the Order to Cease and Desist do not guarantee that AHP will receive a certificate of registration after applying for the same. Additionally, having solicited and sold service contracts in Nevada without proper registration will subject AHP to administrative penalties and fines.

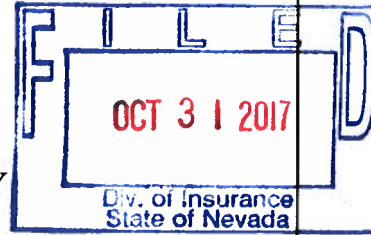
Very Truly Yours,

A handwritten signature in blue ink, appearing to read "D. R. Hall".

DAVID R. HALL, ESQ.  
Insurance Counsel

Enclosure

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE



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IN THE MATTER OF CAUSE NO. 17.0501  
**AMERICAN HOME PROTECT, LLC,**  
**Respondent.**

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**ORDER TO CEASE AND DESIST**

The State of Nevada, Department of Business and Industry, Division of Insurance  
("Division") sends greetings to:

AMERICAN HOME PROTECT 2611 Internet Boulevard, Suite 201 Frisco, TX 75034 Stophomerepairs.com	AMERICAN HOME PROTECT P.O. Box 1642 St. Peters, MO 63376 Stophomerepairs.com
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It is unlawful for corporations and/or persons to provide, issue, sell, or offer for sale, service contracts within the State of Nevada without first obtaining a proper certificate of registration from the Division pursuant to Chapter 690C of the Nevada Revised Statutes ("NRS"). NRS 690C.150. The Commissioner of Insurance ("Commissioner") has exclusive jurisdiction to regulate, enforce or effect full compliance with regard to the insurance code of the State of Nevada, including NRS Chapter 690C. NRS 679B.120 and NRS 679B.130.

The Division has received and verified, credible information that AMERICAN HOME PROTECT, LLC ("AHP") has provided, issued, sold, or offered for sale, service contracts within the State of Nevada through the United States Postal Service and the website stophomerepairs.com without first obtaining a proper certificate of registration pursuant to NRS 690C.150. See Exhibits A and B.

WHEREAS, AHP's conduct is injurious to the rights and interests of the public or policyholders in Nevada, and emergency action is imperatively required.

WHEREAS, AHP may request a hearing regarding the instant Order in accordance with the provisions of NRS 679B.310.

1 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, AHP IS  
2 HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM PROVIDING,  
3 ISSUING, SELLING, OR OFFERING FOR SALE, SERVICE CONTRACTS WITHIN THE  
4 STATE OF NEVADA.

5 IT IS FURTHER HEREBY ORDERED THAT AHP SHALL, within fifteen (15) days  
6 of receipt of this order, furnish to the Division a complete listing, including contact information,  
7 of all Nevada residents who have purchased any service contract, insurance or insurance-related  
8 product from AHP.

9 IT IS FURTHER HEREBY ORDERED THAT AHP SHALL ADMINISTER the  
10 service contracts existing in the State of Nevada and pay all legitimate claims now owing, and  
11 shall work with the Division to resolve any existing or future consumer complaints.

12 IT IS FURTHER HEREBY ORDERED THAT AHP SHALL immediately provide a  
13 disclaimer and/or disclosure on its internet website, marketing materials, written  
14 communications and through oral communication, indicating that its service contracts and any  
15 other services are not available to persons or entities in the State of Nevada.


16 FURTHER, AHP IS HEREBY NOTIFIED that the Commissioner may, after notice and  
17 opportunity to be heard, impose all of the following administrative fines:

- 18 • NRS 690C.120(1)(b), NRS 679B.185(1), fines of \$10,000 for each act or  
19 violation;
- 20 • NRS 690C.330, fines of \$10,000 for similar violations;
- 21 • NRS 690C.120(1)(f), NRS 686A.030, NRS 686A.183(1)(a), fines of \$5,000 per  
22 violation;
- 23 • NRS 690C.120(1)(f), NRS 686A.040, NRS 686A.183(1)(a), fines of \$5,000 per  
24 violation.

25 FURTHER, AHP IS HEREBY NOTIFIED that if AHP has information that will alter  
26 this Cease and Desist Order, or if it has any questions regarding this matter, it may contact  
27 David Hall, Insurance Counsel, at 1818 East College Pkwy., Suite 103, Carson City, Nevada  
28 89706; by telephone, (775) 687-0708; or by email, [dhall@doi.nv.gov](mailto:dhall@doi.nv.gov).

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1 IT IS SO ORDERED this 31<sup>st</sup> day of October, 2017.

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5 BARBARA D. RICHARDSON  
6 Commissioner of Insurance  
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American Home Protect, LLC  
PO Box 1642 St Peters, MO 63376

Notice.....	REDACTED by NV DOI
Notice Date.....	February 08, 2017
Policy May Expire.....	SOON
To contact us.....	1-888-959-1526

REDACTED by NV DOI

Dayton, NV 89403-9025



**RE: Prime Lndg, Purchase date of 02/2016, Potential lapse of warranty coverage**

Dear <sup>REDACTED by NV DOI</sup>,

Please contact our office at 1-888-959-1526 within 10 days of receiving this notice regarding your home at <sup>REDACTED by NV DOI</sup>.

Based on your purchase date you may have a Home Warranty policy that could expire SOON. You may qualify for coverage for up to 3 years.

**\*\*Failure to Call \*\***

Failure to call and prevent a potential lapse of coverage could result in you being liable for all costs associated with any home repairs.

It is important for you to contact our firm at 1-888-959-1526 within 10 days of receiving this notice to avoid any unnecessary delays in your coverage.

**CONTACT OUR OFFICES:**  
Mon-Fri 8am-7pm, Sat 9am-2pm CST

In reply refer to: <sup>REDACTED by NV DOI</sup>

American Home Protect, LLC is a Missouri based corporation. AHP, LLC does not offer coverage in all states. Individual coverage information may vary. We offer new home warranty coverage. Dates are estimates.

Not all consumers have previous coverage. We do not offer home owners insurance and we are not affiliated with your current mortgage company. Copyright 2016, American Home Protect, LLC. All rights reserved.

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First Community Bank of the Heartland, Inc.  
December 1, 2016

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Don't be Scammed! A few of our customers have made us aware that they received a mailed notice from American Home Protect, LLC. This notice is a SCAM. First Community Bank is not associated with this company. The notice asks you to call a 1-888 number within 10 days or your Home Warranty Policy will expire. If you should receive a mailed notice like this, please call your local First Community Bank and do not call any contact information on the notice provided. We want you and your personal information to be safe. Prior to giving out any of your personal information or financial information, always verify or know the person/company you are dealing with. For more information on Security and Fraud, visit us online at [www.fcbheartland.com](http://www.fcbheartland.com) and click on our Resource Center.



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