

BRIAN SANDOVAL
Governor

STATE OF NEVADA

C.J. MANTHE
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
E-mail: insinfo@doi.nv.gov

October 31, 2017

CARSURE
500 Northwest Plaza, Suite 1200
St. Ann, MO 63074

SENT VIA CERTIFIED MAIL:
7017 1070 0000 8962 7971

Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada
Cause No. 17.0506

To Whom It May Concern:

Carsure 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 Carsure 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, Carsure 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.

Carsure's application for registration is not a substitute for the other requirements listed in the enclosed order. Carsure 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 Carsure'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 Carsure 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 Carsure to administrative penalties and fines.

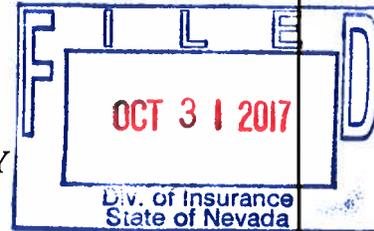
Very Truly Yours,

A handwritten signature in blue ink, appearing to read "D. R. Hall", written over a large, stylized blue scribble.

DAVID R. HALL, ESQ.
Insurance Counsel

Enclosure

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE



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4 IN THE MATTER OF

CAUSE NO. 17.0506

5 **CARSURE,**

6 **Respondent.**

7 _____ /
8 **ORDER TO CEASE AND DESIST**

9 The State of Nevada, Department of Business and Industry, Division of Insurance
10 (“Division”) sends greetings to:

11 CARSURE
12 500 Northwest Plaza, Suite 1200
13 St. Ann, MO 63074
14 carsure.com

15 It is unlawful for corporations and/or persons to provide, issue, sell, or offer for sale,
16 service contracts within the State of Nevada without first obtaining a proper certificate of
17 registration from the Division pursuant to Chapter 690C of the Nevada Revised Statutes
18 (“NRS”). NRS 690C.150. The Commissioner of Insurance (“Commissioner”) has exclusive
19 jurisdiction to regulate, enforce or effect full compliance with regard to the insurance code of
20 the State of Nevada, including NRS Chapter 690C. NRS 679B.120 and NRS 679B.130.

21 The Division has received and verified, credible information that CARSURE has
22 provided, issued, sold, or offered for sale, service contracts within the State of Nevada through
23 the use of the United States Postal Service and the website carsure.com without first obtaining
24 a proper certificate of registration pursuant to NRS 690C.150. *See* Exhibits A and B.

25 WHEREAS, CARSURE’s conduct is injurious to the rights and interests of the public or
26 policyholders in Nevada, and emergency action is imperatively required.

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

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1 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, CARSURE 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 CARSURE SHALL, within fifteen (15)
6 days of receipt of this order, furnish to the Division a complete listing, including contact
7 information, of all Nevada residents who have purchased any service contract, insurance or
8 insurance-related product from CARSURE.

9 IT IS FURTHER HEREBY ORDERED THAT CARSURE 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 CARSURE SHALL immediately
13 provide a 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.

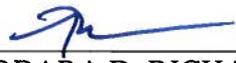
16 FURTHER, CARSURE IS HEREBY NOTIFIED that the Commissioner may, after
17 notice and opportunity to be heard, impose all of the following administrative fines:

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

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1 IT IS SO ORDERED this 31st day of October, 2017.



BARBARA D. RICHARDSON
Commissioner of Insurance

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2009 LEXUS RX 350
 CUST ID: REDACTED by NV DOI

PHONE: 1-866-978-9367

IMPORTANT:

NOTIFICATION THAT YOUR FACTORY WARRANTY MAY BE EXPIRING OR EXPIRED BASED ON TIME OR MILES. CALL 1-866-978-9367 AND SPEAK WITH A VEHICLE COVERAGE SPECIALIST.

***** TIME SENSITIVE - PLEASE ACT NOW *****

THIS IS NOT A BILL

AVAILABLE COVERAGE EXPIRES 6/9/2017 <small>*No inspection required prior to expiration.</small>		NEW COVERAGE: PLATINUM COVERAGE/ POWERTRAIN COVERAGE	Business Hours
STATUS:	PENDING	INCLUDED • NO FEE PAYMENT PLAN • TOWING • 24 HOUR ROADSIDE ASSISTANCE • RENTAL CAR	Mon - Fri 7:00 - 8:00 CST Sat 8:00 - 4:00 CST
NO FEE PAYMENT PLAN: APPROVED		PROTECTION NEEDED	
PLATINUM COVERAGE		REQUESTING:	
POWERTRAIN COVERAGE		1. COVERAGE AVAILABLE TO 2022 2. UP TO OR ADDITIONAL 100,000 MILES 3. PLATINUM COVERAGE / POWERTRAIN	

\$0	\$50	\$75	\$100	\$125	\$150	\$175	\$200
APPROVED <small>No Fee Payment Plan</small>	\$0	\$0	\$0	\$0	\$0	\$0	\$0
EXPIRATION DATE:	6/9/2017	Cust ID:	REDACTED by NV DOI	TYPE:	TRANSFER		
VSC Department				PHONE: 1-866-978-9367			

COMMENTS:

THIS LETTER IS TO INFORM YOU THAT YOUR FACTORY WARRANTY MAY BE EXPIRED OR IS ABOUT TO EXPIRE BASED ON TIME OR MILES. IF IT HAS EXPIRED YOU WILL BE RESPONSIBLE FOR PAYING FOR ANY REPAIRS. YOU HAVE THE OPTION OF CONTINUING TO PROTECT YOUR VEHICLE BEYOND THE FACTORY WARRANTY. PLEASE RESPOND TO THIS OFFER NO LATER THAN 6/9/2017.

PLATINUM:

ENGINE, TRANSMISSION, TRANSFER UNIT OF 4X4, DRIVE AXLE ASSEMBLY, FRONT AND REAR SUSPENSION, STEERING, AIR CONDITIONING UNIT, ELECTRONICS, SEALS, GASKETS, BRAKE SYSTEM, HIGH TECH ELECTRICAL SYSTEM, AND MORE.

POWERTRAIN:

ADDITIONAL 100,000 MILES OF COVERAGE.

"ALL POLICIES COME WITH 24 HOUR ROAD ASSISTANCE, TOWING AND CAR RENTAL"

Not affiliated with the dealer or manufacturer. You may have been selected to receive this coverage offer because of information in your consumer report or other data. Final acceptance is subject to your ability to meet our full eligibility requirements. This is an offer for a motor vehicle service contract. Following offer expiration, manager approval may be required to waive inspection requirement. CarSure, 600 Northwest Plaza Suite 1200, St. Ann, MO 63074, United States of America

FINAL ATTEMPT

PRSR STD
U.S. POSTAGE
PAID
DALLAS, TX
PERMIT 2650

LEXUS RX 350

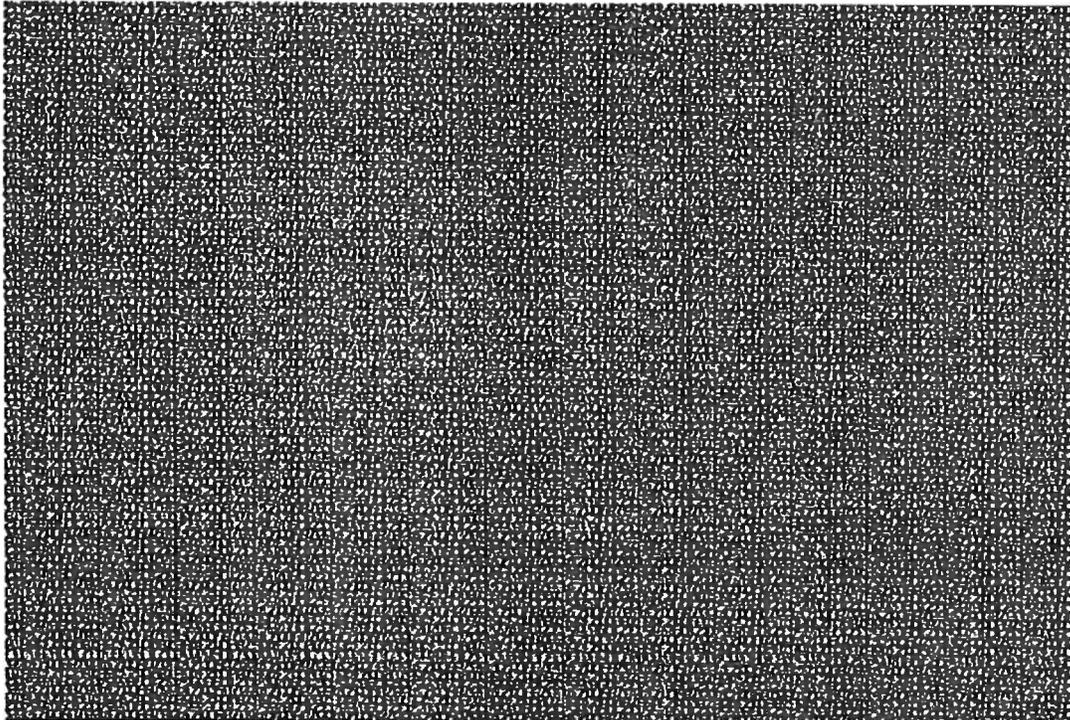
REQUEST FOR IMMEDIATE ACTION - TIME SENSITIVE MATERIAL ENCLOSED

WARNING: \$2,000 FINE, 5 YEARS IMPRISONMENT, OR BOTH FOR ANY PERSON INTERFERING OR OBSTRUCTING
WITH DELIVERY OF THIS LETTER U.S. MAIL TTT 18 U.S. CODE

TO BE OPENED BY ADDRESSEE ONLY
PLEASE RESPOND WITHIN FIVE DAYS


REDACTED by NV DOI

RENO, NV 89521-7816



CHS01 133375

REMOVE STUBS AT BOTH ENDS FIRST
THEN FOLD, CREASE AND REMOVE THIS STUB AT PERFORATION

[Nevada Division of Insurance](#) | [Protect Against Unexpected](#) | [NRS-CHAPTER 686A - TRAFFIC](#) | [Carsure](#) | [About Us](#) | [Resources](#) | [Claims](#) | [Plans](#) | [Warranty Coverages](#) | [Extended Warranty Coverages](#) | [866-227-7873](#) | [Careers](#)

[Most Visited](#) | [Getting Started](#) | [Free Hotmail](#) | [Suggested Sites](#) | [Web Slice Gallery](#) | [http://doi.nv.gov/upl...](#)



It's not a matter of IF your car will need a repair but WHEN and HOW MUCH it will cost you.

Get Covered with Carsure Vehicle Protection!




GET YOUR QUOTE

Year

Make

Model

GO ▶

I had encountered extreme financial hardship and was concerned that my coverage would lapse. Carsure worked with me to find a fair, but flexible solution.

- Suzy W., 2005 Ford Escape

I wanted to write in and praise your customer service representatives! They actually listened to my needs and executed on what they said they would do.

- M McGowan

1:57 PM 10/10/2017