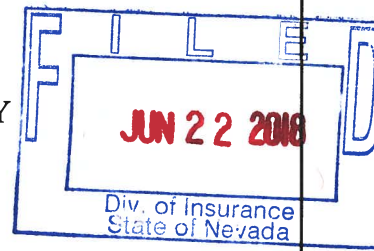


STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE



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IN THE MATTER OF
ESURRANTY, INC.
Respondent.

CAUSE NO. 17.0399

ORDER TO CEASE AND DESIST

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

ESURRANTY, INC.
5550 Painted Mirage Rd., Ste. 320
Las Vegas, NV 89149
esurranty.com

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. It is likewise unlawful for corporations and/or persons to provide, issue, sell, or offer for sale, personal electronics insurance within the state of Nevada without first obtaining proper licensure from the Division pursuant to NRS Chapter 691D. NRS 691D.200. 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 Chapters 690C and 691D. NRS 679B.120 and NRS 679B.130.

The Division has received and verified, credible information that ESURRANTY, INC. ("eSurranty") has provided, issued, sold, or offered for sale, service contracts and/or personal electronics insurance within the State of Nevada through the use of the website esurranty.com without first obtaining a proper certificate of registration pursuant to NRS 690C.150 or proper licensure pursuant to NRS 691D.200. See Exhibit A.

///

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

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

5 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, ESURRANTY
6 IS HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM PROVIDING,
7 ISSUING, SELLING, OR OFFERING FOR SALE, SERVICE CONTRACTS AND/OR
8 PERSONAL ELECTRONICS INSURANCE WITHIN THE STATE OF NEVADA.

9 IT IS FURTHER HEREBY ORDERED THAT ESURRANTY SHALL, within fifteen
10 (15) days of receipt of this order, furnish to the Division a complete listing, including contact
11 information, of all Nevada residents who have purchased any service contract, insurance,
12 personal electronics insurance or insurance-related product from eSurranty.

13 IT IS FURTHER HEREBY ORDERED THAT ESURRANTY SHALL, within fifteen
14 (15) days of receipt of this order, furnish to the Division a copy of any and all contracts, be they
15 service contracts, insurance contracts or personal electronics insurance contracts, offered to
16 consumers by eSurranty.

17 IT IS FURTHER HEREBY ORDERED THAT ESSURANTY SHALL ADMINISTER
18 the service contracts and/or personal electronics policies existing in the State of Nevada and pay
19 all legitimate claims now owing, and shall work with the Division to resolve any existing or
20 future consumer complaints.

21 IT IS FURTHER HEREBY ORDERED THAT ESURRANTY SHALL immediately
22 provide a disclaimer and/or disclosure on its internet website, marketing materials, written
23 communications and through oral communication, indicating that its service contracts, personal
24 electronics insurance, and any other services are not available to persons or entities in the State
25 of Nevada.

26 FURTHER, ESURRANTY IS HEREBY NOTIFIED that the Commissioner may, after
27 notice and opportunity to be heard, impose all of the following administrative fines:

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- NRS 690C.120(1)(b), NRS 679B.185(1), fines of \$10,000 for each act or violation;
- NRS 690C.330, fines of \$10,000 for similar violations;
- NRS 690C.120(1)(f), NRS 686A.030, NRS 686A.183(1)(a), fines of \$5,000 per violation;
- NRS 690C.120(1)(f), NRS 686A.040, NRS 686A.183(1)(a), fines of \$5,000 per violation;
- NRS 691D.510(1), an administrative fine pursuant to NRS 683A.461 for each violation, not to exceed \$50,000 in the aggregate;

FURTHER, ESURRANTY IS HEREBY NOTIFIED that if eSurranty has information that will alter this Cease and Desist Order, or if it has any questions regarding this matter, it may contact David Hall, Insurance Counsel, at 1818 East College Pkwy., Suite 103, Carson City, Nevada 89706 by U.S. Mail or by email, dhall@doi.nv.gov.

IT IS SO ORDERED this 22nd day of June, 2018.



BARBARA D. RICHARDSON
Commissioner of Insurance

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

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Theft & Non-Repairable Damage Coverage?			
Covers Water/Liquid Damage?			
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MOST POPULAR PLANS



 <p>iPad Pro insurance</p> <p>iPad Pro insurance \$69.99</p> <p>★★★★★</p>	 <p>Samsung Galaxy S9 insurance</p> <p>Samsung Galaxy S9 insurance \$71.99</p> <p>NOT RATED</p>
 <p>iPhone 8 Plus insurance</p> <p>iPhone 8 Plus insurance \$69.00</p> <p>NOT RATED</p>	 <p>WATCH SERIES 3 insurance</p> <p>Apple Watch Series 3 insurance \$44.00</p> <p>★★★★★</p>

Rated #1 for cell phone insurance by the people that matter the most. Our customers!



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eSURRANTY.com ★★★★★
4.11 average rating

bing Merchant Rating
eSURRANTY.com
4.11 Ratings ★★★★★



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No rating available



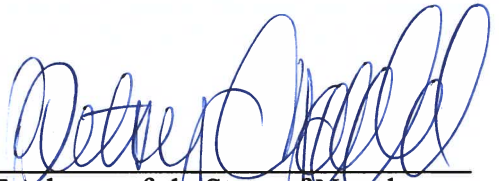
CERTIFICATE OF MAILING

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I hereby certify that I have this day served the **ORDER TO CEASE AND DESIST, CAUSE NO. 17.0399**, by mailing a true and correct copy via certified mail properly addressed with postage prepaid, return receipt requested, to:

ESURRANTY, INC.
5550 Painted Mirage Rd., Ste. 320
Las Vegas, NV 89149
CERTIFIED MAIL NO. 7017 3380 0000 0598 2908

DATED this 22nd day of June, 2018.



Employee of the State of Nevada
Department of Business and Industry
Division of Insurance

7017 3380 0000 0598 2908

U.S. Postal Service™
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 Domestic Mail Only

For delivery information, visit our website at www.usps.com

DIV. OF INS. 17-0399 B1G

Postmark Here
 7/22/15
 89171

ESURRANTY, INC.
 5550 Painted Mirage Rd., Ste. 320
 Las Vegas, NV 89149

Postage

Return Receipt (hardcopy) \$
 Return Receipt (electronic) \$
 Certified Mail Restricted Delivery \$
 Adult Signature Required \$
 Adult Signature Restricted Delivery \$

U.S. Services & Fees (check box, add fee as appropriate)

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY																	
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>*A. Signature <input checked="" type="checkbox"/> <i>Manah Sele</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>Manah Sele</i></p> <p>C. Date of Delivery</p>																	
<p>1 ESURRANTY, INC. 5550 Painted Mirage Rd., Ste. 320 Las Vegas, NV 89149</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>																	
<p>2. Article Number (Transfer from service label) 7017 3380 0000 0598 2908</p>	<p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input checked="" type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</td> <td></td> </tr> </table>		<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Insured Mail		<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	
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<p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>	<p>17-0399 B1G Domestic Return Receipt</p>																	

3813
Nevada Division of Insurance
1818 E. College Pkwy., Suite 103
Carson City, NV 89706-7986

CERTIFIED MAIL



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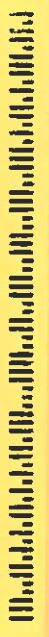
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