

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

IN THE MATTER OF

CAUSE NOS.: 14.0127  
14.0163  
15.0168  
15.0169  
15.0228

STANLEY SAFE CLUB, aka  
STANLEY WARRANTY; aka  
STANLEY CAPITAL MARKETING CO.;  
STANLEY MANKOVSKY ; and  
MARGARET MANKOVSKY.

Respondents.

CEASE AND DESIST ORDER

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

STANLEY SAFE CLUB  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632

STANLEY WARRANTY  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632

270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632

270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632

120 Sylvan Ave.  
Englewood Cliffs, NJ 07632

120 Sylvan Ave.  
Englewood Cliffs, NJ 07632

STANLEY MANKOVSKY  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632

MARGARET MANKOVSKY  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632

270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632

270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632

120 Sylvan Ave.  
Englewood Cliffs, NJ 07632

120 Sylvan Ave.  
Englewood Cliffs, NJ 07632

10 Rionda Ct.  
Alpine, NJ 07620

10 Rionda Ct.  
Alpine, NJ 07620

STANLEY CAPITAL MARKETING  
CO.

560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632

270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632

120 Sylvan Ave.  
Englewood Cliffs, NJ 07632

1 It is unlawful for a provider to issue, sell, or offer for sale, service contracts within the  
2 State of Nevada without first obtaining a proper certificate of registration from the Division  
3 pursuant to Chapter 690C of the Nevada Revised Statutes (“NRS”). NRS 690C.150. The  
4 Commissioner of Insurance (“Commissioner”) has exclusive jurisdiction to regulate, enforce or  
5 effect full compliance with regard to the insurance code of the State of Nevada, including NRS  
6 Chapter 690C. NRS 679B.120 and NRS 679B.130.

7 The Division has received numerous consumer complaints from Nevada consumers  
8 against Stanley Safe Club, aka Stanley Warranty, aka Stanley Capital Marketing Co., Margaret  
9 Mankovsky and Stanley Mankovsky (referred to collectively hereafter as “Stanley”). The  
10 Division has received and verified, credible information that Stanley has provided, issued, sold,  
11 or offered for sale, service contracts within the State of Nevada without first obtaining a proper  
12 certificate of registration pursuant to NRS 690C.150. According to the records obtained by the  
13 Division, Stanley has sold at least thirty-four (34) service contracts to Nevada residents, twenty  
14 (20) of the consumers have reported some type of outstanding claim. The consumer complaints  
15 report that Stanley has failed to pay claims, failed to pay for services provided by third-party  
16 vendors, and failed to provide services under the contract. The information received by the  
17 Division has been verified through investigation and is supported by credible documentary  
18 evidence.

19 The Division has also received evidence that Stanley received from the State of Florida  
20 on or about December 18, 2014, a “Final Order to Cease and Desist” the unauthorized business  
21 of a home warranty association.

22 NOW, THEREFORE, IT IS HEREBY ORDERED THAT STANLEY  
23 IMMEDIATELY CEASE AND DESIST FROM PROVIDING, ISSUING, SELLING, OR  
24 OFFERING FOR SALE, SERVICE CONTRACTS WITHIN THE STATE OF NEVADA  
25 without first obtaining a proper certificate of registration pursuant to NRS 690C.150.

26 IT IS FURTHER HEREBY ORDERED THAT STANLEY SHALL, within forty-five  
27 (45) days of the date of this order, furnish to the Division a complete listing, including contact  
28 information, of all Nevada residents who have purchased any service contracts, insurance or

1 insurance-related products from Stanley.

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

5 IT IS FURTHER HEREBY ORDERED THAT STANLEY SHALL immediately  
6 provide a disclaimer and/or disclosure on any and all of its internet websites, any and all of its  
7 marketing materials, and any and all of its written and verbal communications, indicating that  
8 its service contracts and any other services are not available to persons or entities in the State of  
9 Nevada.

10 FURTHER, STANLEY IS HEREBY NOTIFIED that the Commissioner may, after  
11 notice and opportunity to be heard, impose an administrative fine of not more than \$500 for  
12 each act or violation of the provisions of NRS Chapter 690C and/or any regulation adopted  
13 pursuant to NRS Chapter 690C, not to exceed \$10,000 for similar violations pursuant to NRS  
14 690C.330.

15 FURTHER, STANLEY IS HEREBY NOTIFIED that if Stanley has information that  
16 will alter this Cease and Desist Order, or if it has any questions regarding this matter, it may  
17 contact Ted Bader, Senior Investigator, at 1818 East College Pkwy., Suite 103, Carson City,  
18 Nevada 89706; by telephone, (775) 687-0711, or by email, tbader@doi.nv.gov.

19 SO ORDERED this 16<sup>th</sup> day of November, 2015.

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21   
22 AMY L. PARKS  
23 Acting Commissioner of Insurance  
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**CERTIFICATE OF MAILING**

I hereby certify that I have this day served the **CEASE AND DESIST ORDER, CAUSE NOS. 14.0127, 14.0163, 15.0168, 15.0169, and 15.0228**, by mailing a true and correct copy thereof, properly addressed with postage prepaid, certified mail return receipt requested, to:

STANLEY SAFE CLUB  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8784  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9873 04

STANLEY SAFE CLUB  
270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8791  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 98

STANLEY SAFE CLUB  
120 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8807  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 81

STANLEY WARRANTY  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8814  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 74

STANLEY WARRANTY  
270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8821  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 67

STANLEY WARRANTY  
120 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8838  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 50

STANLEY MANKOVSKY  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8845  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 43

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1 STANLEY MANKOVSKY  
2 270 Sylvan Ave., Suite 260  
3 Englewood Cliffs, NJ 07632  
4 ARTICLE NO. 7015 1660 0000 2337 8852  
5 CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 36

6 STANLEY MANKOVSKY  
7 120 Sylvan Ave.  
8 Englewood Cliffs, NJ 07632  
9 ARTICLE NO. 7015 1660 0000 2337 8869  
10 CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 29

11 STANLEY MANKOVSKY  
12 10 Rionda Ct.  
13 Alpine, NJ 07620  
14 ARTICLE NO. 7015 1660 0000 2337 8876  
15 CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 12

16 MARGARET MANKOVSKY  
17 560 Sylvan Ave., Suite 3032  
18 Englewood Cliffs, NJ 07632  
19 ARTICLE NO. 7015 1660 0000 2337 8883  
20 CERTIFIED MAIL NO. 9590 9403 0909 5223 9872 05

21 MARGARET MANKOVSKY  
22 270 Sylvan Ave., Suite 260  
23 Englewood Cliffs, NJ 07632  
24 ARTICLE NO. 7015 1660 0000 2337 8890  
25 CERTIFIED MAIL NO. 9590 9403 0909 5223 9871 99

26 MARGARET MANKOVSKY  
27 120 Sylvan Ave.  
28 Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8906  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9871 82

MARGARET MANKOVSKY  
10 Rionda Ct.  
Alpine, NJ 07620  
ARTICLE NO. 7015 1660 0000 2337 8913  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9871 75

STANLEY CAPITAL MARKETING CO.  
560 Sylvan Ave., Suite 3032  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8920  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9871 68

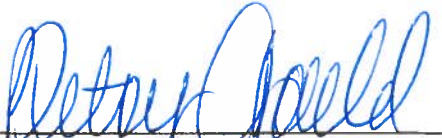
STANLEY CAPITAL MARKETING CO.  
120 Sylvan Ave.  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8937  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9871 51

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STANLEY CAPITAL MARKETING CO.  
270 Sylvan Ave., Suite 260  
Englewood Cliffs, NJ 07632  
ARTICLE NO. 7015 1660 0000 2337 8944  
CERTIFIED MAIL NO. 9590 9403 0909 5223 9871 44

DATED this 16<sup>th</sup> day of November, 2015.

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