

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

A PLUS AUTO WARRANTY
P.O. Box 660675, #31403
Dallas, TX 75266-0675

SENT VIA CERTIFIED MAIL:
7017 1070 0000 8962 7896

Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada
Cause No. 17.0499

To Whom It May Concern:

A Plus Auto Warranty ("A Plus") 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 A Plus 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, A Plus 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.

A Plus' application for registration is not a substitute for the other requirements listed in the enclosed Order. A Plus 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 A Plus' 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 A Plus 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 A Plus to administrative penalties and fines.

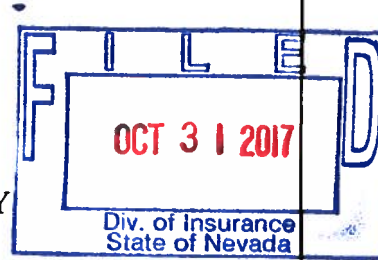
Very Truly Yours,

A handwritten signature in blue ink, appearing to read "DR Hall", written over a large, stylized flourish.

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. 17.0499

5 A PLUS AUTO WARRANTY,

6 Respondent.

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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 A PLUS AUTO WARRANTY
12 P.O. Box 660675 #31403
13 Dallas, TX 75266-0675
Aplusautowarranty.com

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

20 The Division has received and verified, credible information that A PLUS AUTO
21 WARRANTY ("A PLUS") has provided, issued, sold, or offered for sale, service contracts
22 within the State of Nevada through the use of email and the website aplusautowarranty.com
23 without first obtaining a proper certificate of registration pursuant to NRS 690C.150. *See*
24 Exhibits A and B.

25 WHEREAS, A PLUS' conduct is injurious to the rights and interests of the public or
26 policyholders in Nevada, and emergency action is imperatively required.

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

1 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, A PLUS 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 A PLUS 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 A PLUS.

9 IT IS FURTHER HEREBY ORDERED THAT A PLUS 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 A PLUS 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, A PLUS IS HEREBY NOTIFIED that the Commissioner may, after notice
17 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, A PLUS IS HEREBY NOTIFIED that if A PLUS has information that will
26 alter 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.

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

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5 BARBARA D. RICHARDSON
6 Commissioner of Insurance
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SAVE 60% ON AN EXTENDED AUTO WARRANTY

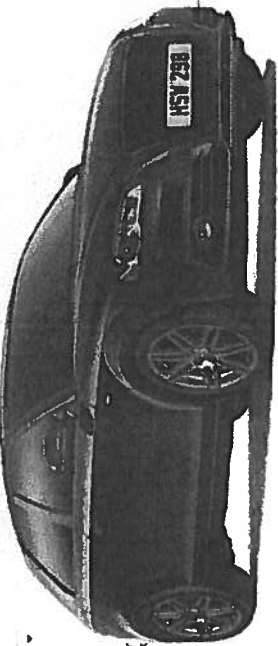


- ✓ Unlimited Number Of Claims ✓ Get Coverage In Minutes
- ✓ You Choose The Repair Location ✓ Protect Your Car
- ✓ Bumper To Bumper Coverage ✓ Get a Free Quote

First Name	Last Name	Email
Phone	Zip	Year
Make	Model	Please Select Mileage
Please Select	Select Make Fits	0 - 10,000

GET A FREE QUOTE!

By clicking the "Get A Free Quote" button, you agree to have your vehicle's condition and coverage needs assessed. A Plus Auto Warranty will provide you with a quote for a 3-year or 5-year service contract, which may include up to an additional \$10,000 in coverage. Do not call for a quote unless you are ready to purchase. Your contract is not receivable as a condition of purchase.



APPLY TODAY AND SAVE UP TO \$500

Go [gle](#) [Yahoo!](#) [ASK](#) [bing](#) [AOL](#)

Peggy Willard-Ross

From: aplusauto@buri.co on behalf of A Plus Auto Warranty <aplusauto@buri.co>
Sent: Tuesday, February 07, 2017 4:56 PM
To: Peggy Willard-Ross
Subject: Have US cover your next repair bill! Click Below.

Never Pay for Car Repairs Ever Again - Click Here

Get Extended Repair Coverage For Your Car!
Insurance covers accidents but what if your car breaks down?

- ✓ Roadside Assistance Benefits
- ✓ Car Rental
- ✓ Nationwide Coverage
- ✓ Unlimited Number of Claims
- ✓ Lost Key/Lockout Assistance
- ✓ And MUCH more!

SAVE up to **60%**
Save Thousands of Dollars in Repairs!

FREE QUOTES

CLICK HERE

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If you'd prefer to discontinue via mail request, please send to:

A Plus Auto Warranty
P.O. Box 660675 #31403
Dallas, TX 75266-0675